



SKF SOLUTION

SDN BHD

(465432-X)

C O M P A N Y P R O F I L E



TABLE OF CONTENTS

1. CORPORATE INFORMATION	01
2. OUR VISION, OUR MISSION, OUR VALUES	02
3. ABOUT US	03
4. ORGANISATION CHART	04
5. OUR PRODUCT	05
6. OUR PROCESS	
6.1. LOAN APPROVAL PROCESS	06
6.2. COLLECTION & RECOVERY PROCESS	07
6.3. DISCHARGE PROCESS	08
7. OUR ASSOCIATES	09
8. OUR FACILITIES	10
9. LICENSE & REGISTRATION	11



Corporate Information

Company	: SKF Solution Sdn. Bhd (formerly known as Arcadia Gold Sdn Bhd)
Registration No	: 465432-X
Established Date	: 10/7/1998
Authorised Capital	: RM 2 Mil
Paid Up Capital	: RM 2 Mil
Business Address	: No.5 1st Floor, Jalan PIS 3/49. Taman Sri Manja, Off Jalan Lama, 46000 Petaling Jaya, Selangor
Telephone No	: +603-77831337
Fax No	: +603-77841337
Email No	: arcadia.gold@yahoo.com
Banker	: Hong Leong Bank Berhad, No,150 Jalan Tun Sambanthan, 50470 Kuala Lumpur,
Company Secretary	: Secron Management Services
Auditor	: AV acc Services
Solicitors	: M/S Che Mokhtar & Ling M/S Sidek,Teoh,Wong & Dennis M/S Tan Norizan & Associates



Our Vision

is to be the finest & most dependable legal money lender to ensure us to become one of the most recommended money lenders in country.

Our Mission

is to provide our clients with fair, transparent & convenient service for financing. We have perfected our skills in financial management & customer service to ensure that we provide our customers with the best possible service.

We maintain & adopt a higher level of integrity at all times to ensure that we deal with every money lending account in our hands as professionally and efficiently as possible.

Our Values

Integrity

We are true to our clients by being consistent, honest & transparent. We take pride in our work and act with professionalism at all times.

Professionalism

Our qualified team of loan advisors is dedicated to providing a high standard of service to our clients.

Efficiency

Our efficiency has helped us service thousands of clients and we pride ourselves on getting most of our new business from their referrals.

Humanity

We are committed to help and empower as many clients to attain their financial goals. Clients are the forefront of our business.



About Us

SKF Solutions Sdn Bhd is a licensed money lender in Malaysia. We incorporated in 1998, having 22 years business experience. We deal every customer professionally and responsible manner. We also provide advise on the loan scheme based on their needs and demand. Our privacy policy ensure that all our customer's personal information will be kept confidential. We adhere to strict law in term of running our business.





SKF SOLUTION
SDN BHD
(465432-X)

Organization Chart





Our Product

5.1 - Personal Loan (Unsecured / Jadual J) 18% P.a.

5.2 - Business Loan (Unsecured / Jadual J) 18% P.a.

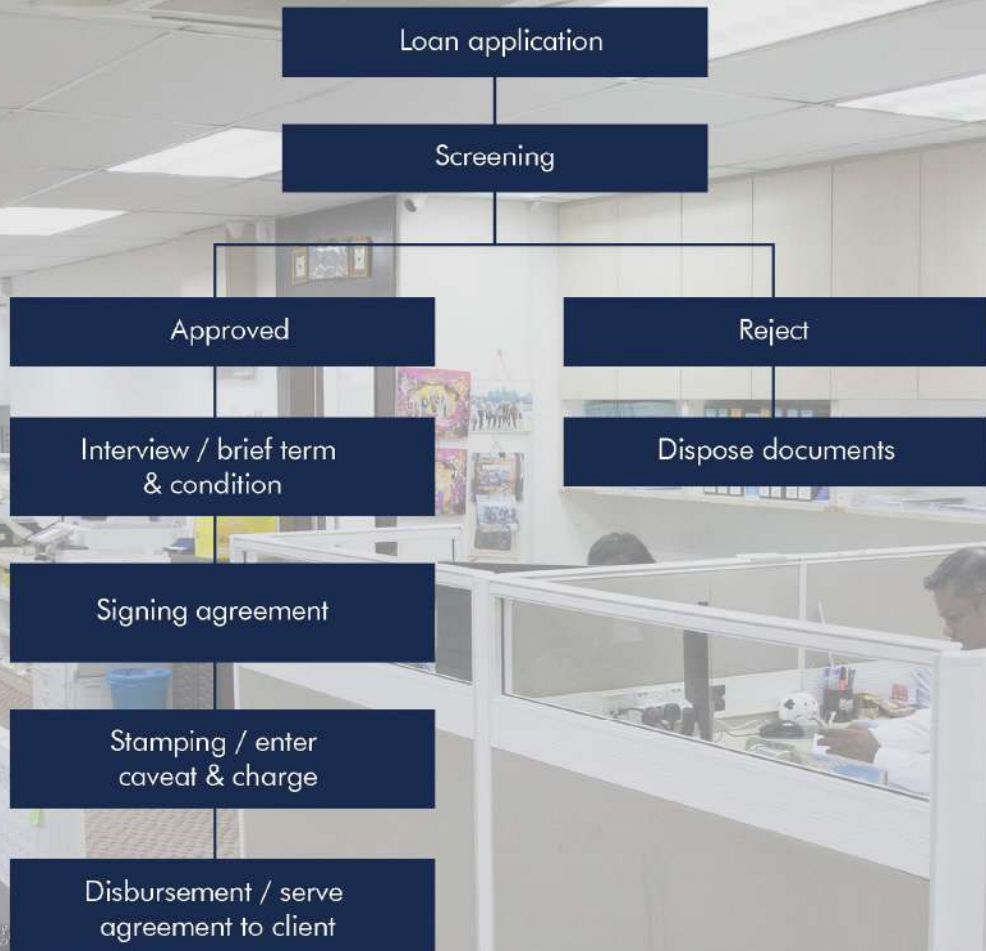
5.3 - Collectral Loan (Secured / Jadual K) 12% P.a.





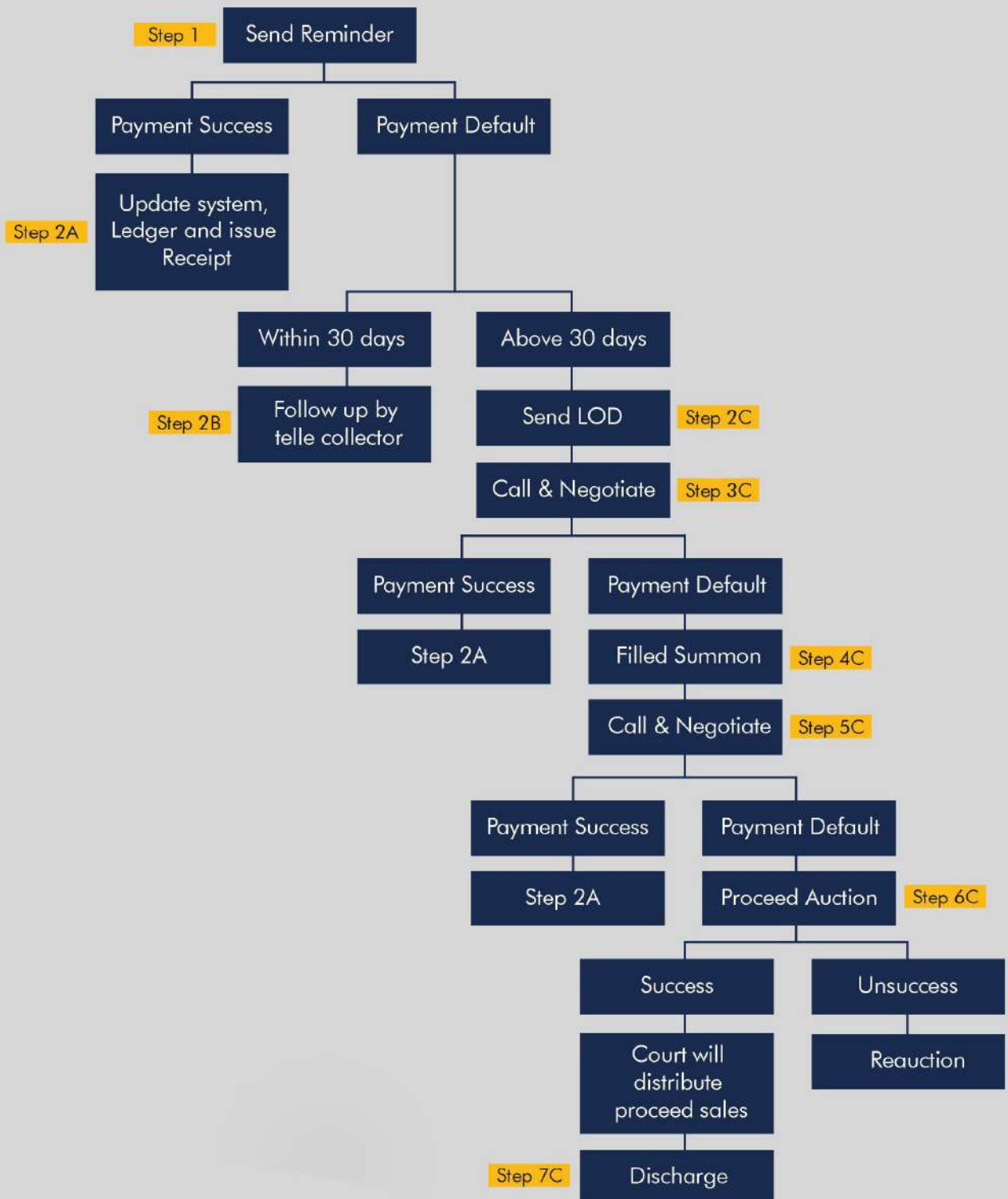
Our Process

6.1 - Loan approval process





6.2 - Collection & Recovery process.





6.3 - Discharge Process





Our Associates

Solicitor



Private Investigator



Valuer





Our Facilities





License and Registration



SURUTAMANYA SYARIKAT MALAYSIA
COMPANIES COMMISSIONER OF MALAYSIA
(Agensi di bawah SPRM)



COMPANIES ACT 2016
(ACT 777)

CERTIFICATE OF INCORPORATION ON CHANGE
OF NAME OF COMPANY

This is to certify that

ARCADIA GOLD SDN. BHD.
(465432-X)

which was, on the 10th day of July 1998, incorporated under the Companies Act 1965, as a private company, on the 25th day of August 2017, changed its name to

SKF SOLUTION SDN. BHD.

and that the company is a private company, and is a company limited by shares.

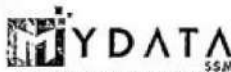
Dated at KUALA LUMPUR this 25th day of August 2017.


DATO' ZAHRAH AND WAHAB FENNER
REGISTRAR OF COMPANIES
MALAYSIA



171005104514650
Scan to verify

A copy or extract issued pursuant to Section 601(2).



User Id: andy1569

Date: Thu Oct 05 10:45:13 2017

Printing Date: 05/10/2017

1/2

This certified copy of certificate of registration is generated from MYDATA SSM service as at 05/10/2017 10:45:13

HEKARA SSM@SENTRAL, NO. 7, JALAN STESEN SENTRAL 5, KUALA LUMPUR SENTRAL, 50470 KUALA LUMPUR.
TEL: 03-2299 4400 FAX: 03-2299 4411



0360606



PEJABAT PENDAFTAR SYARIKAT
MALAYSIA

BORANG 9

AKTA SYARIKAT, 1965.

No. Syarikat

Seksyen 16 (4)

465432 X

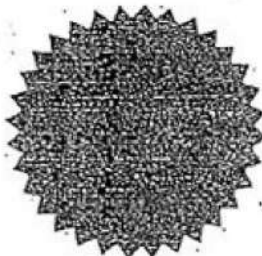
PERAKUAN PEMERBADANAN SYARIKAT SENDIRIAN

Adalah diperakui bahawa

ARCADIA GOLD SDN., BHD.

telah diperbadankan di bawah Akta Syarikat, 1965 pada dan mulai
dari 10 haribulan Julai 1998, dan bahawa syarikat ini
adalah sebuah syarikat berhad menurut syer dan bahawa syarikat ini adalah
sebuah syarikat sendirian.

Dibuat di bawah tandatangan dan meterai saya di Kuala Lumpur.
pada 10 haribulan Julai 1998



ANUAR BIN SHAMAD
PENOLONG PENDAFTAR SYARIKAT
MALAYSIA



PESURUHJAYA PERLINDUNGAN DATA PERIBADI

No. Pendaftaran
SB14032017-00001/1

PERAKUAN PENDAFTARAN

Dengan ini diperakui bahawa

SKF SOLUTION SDN BHD

465432X

Telah didaftarkan menurut Seksyen 15(1) Akta Perlindungan Data Peribadi 2010 (Akta 709) dan dikeluarkan suatu perakuan pendaftaran menurut Seksyen 16(1)(a) Akta 709 serta tertakluk kepada peruntukan-peruntukan Akta 709 dan peraturan-peraturan yang dibuat di bawahnya dalam golongan:

Kod	Nama Golongan
2201	Pemberi Pinjam Wang

Tarikh Mula Berkuat Kuasa : 21/03/2019
Tarikh Tamat Tempoh Perakuan : 20/03/2021

(ROSMAHYUDDIN BIN BAHARUDDIN)

TIMBALAN PESURUHJAYA PERLINDUNGAN DATA PERIBADI





WA007139

JADUAL E

AKTA PEMBERI PINJAM WANG 1951

PERATURAN-PERATURAN PEMBERI PINJAM WANG (KAWALAN DAN PELESENAN) 2003

[Subperaturan 5(5)]

PEMBAHARUAN LESEN PEMBERI PINJAM WANG

Nama Pemberi Pinjam Wang : SKF SOLUTION SDN BHD

Alamat Berdaftar : NO.90, JALAN ALOR
50200 KUALA LUMPUR
WILAYAH PERSEKUTUAN KUALA LUMPUR

dengan ini diberikan pembaharuan lesen pemberi pinjam wang di bawah seksyen 5E Akta Pemberi Pinjam Wang 1951 di premis yang dinyatakan di bawah:

Alamat Perniagaan : NO. 5, 1ST FLOOR, JALAN PJS 3/49, TAMAN SRI
MANJA, JALAN KLANG LAMA
46000 PETALING JAYA
SELANGOR

Tertakluk kepada syarat-syarat yang berikut :

1. Semua transaksi memberi pinjaman wang hendaklah dijalankan atas nama Pemberi Pinjam Wang dan di alamat perniagaan di atas.
2. Lesen tidak boleh dipindahmilik atau membenarkan atau menyebabkan orang lain menggunakan hak lesennya tanpa mendapat kelulusan Pendaftar.
3. Lesen ini tidak boleh digunakan untuk perniagaan Pajak Gadai.
4. Pembaharuan lesen yang diluluskan oleh Pendaftar adalah tidak melepaskan atau mengecualikan pemegang lesen daripada tindakan di bawah Seksyen 9A(1) Akta Pemberi Pinjam Wang 1951 yang boleh diambil oleh Pendaftar terhadap pemegang lesen untuk tempoh 23/08/2018 hingga 22/08/2020.

Butir-butir lesen yang diperbaharui	
No. Pembaharuan Lesen	: WL4118/10/01-9/220822
Sah dari	: 23/08/2020
hingga	: 22/08/2022

DATUK ZAINAL ABIDIN BIN ABU HASSAN
Pendaftar Pemberi Pinjam Wang
Kementerian Perumahan dan Kerajaan Tempatan

Pendaftar Pemberi Pinjam Wang

Tarikh : 30/06/2020