## WE ARE GOING COMMERCIAL

The newest evolutionary standard in protecting loss of rent using BlueDuck Smart Commercial.



# **BLUEDUCK** MART COMMERC

REDUCE VACANT UNITS AND PROMOTE CASH FLOW



## **KEEP THE CASH**

Unlock tenant's deposit through BlueDuck Smart Commercial, thus increasing cash flow during this ongoing pandemic.



## **DIGITIZING RENTAL PAYMENT**

Customer experience drives digitalization in every transaction today. Rental can now be transacted through FPX direct debit via Savings or Credit Card systematically and seamlessly.



## **NO MORE DEPOSIT HAGGLING**

BlueDuck Smart Commercial makes it easy and quick for tenants & landlords to proceed with the next tenancy. Reduce the void period and promote efficiency.





## **OUR EVOLUTION**

**RESIDENTIAL - COMMERCIAL** 

#### **ABOUT US**

BlueDuck was incorporated in 2018, the Fastest growth FinTech Start-up in Malaysia empowering the real estate market with our innovative FinTech solutions. With the high demand for zero rental deposit in the residential market, we are now moving forward to broaden our horizon - the FIRST in Southeast Asia to provide rental loss coverage for Commercial properties.

#### **RECOGNIZED BY**











#### **AS FEATURED ON**















## **BASIC**

- ✓ Up To 2 Months of Rental Loss @ RM4,000
- ✓ All Risk -Content Up To RM2,000

#### RM800 per annum

Recommended for rental deposit equivalent or less than RM4,000

## **STANDARD**

- ✓ Up To 2 Months of Rental Loss @ RM6,000
- ✓ All Risk -Content Up To RM2,000

#### RM1,200 per annum

Recommended for rental deposit equivalent or less than RM6,000

## **SMART**

- Up To 2 Months of Rental Loss @ RM10,000
- ✓ All Risk -Content Up To RM2,000

#### RM2,000 per annum

Recommended for rental deposit equivalent or less than RM10,000

## **PLUS**

- Up To 2 Months of Rental Loss @ RM14,000
- ✓ All Risk -Content Up To RM2,000

#### RM2,800 per annum

Recommended for rental deposit equivalent or less than RM14,000

## **ULTIMATE**

- ✓ Up To 2 Months of Rental Loss @ RM24,000
- All Risk Content Up To
  RM2,000

RM4,800 per annum

Recommended for rental deposit equivalent or less than RM24,000

T&C applies.

STEP

#### **PROCEED TO THE MATCHING PROCESS**

Engage your estate agents to conduct the matching process for you. It's simple & efficient!

Upon confirmation of tenancy, proceed with the usual tenancy process. Tenants shall pay the advance rental, then sign, and honour the tenancy agreement.



TENANTS ARE STILL LIABLE WITH DAMAGES/RENT ARREARS. BE A RESPONSIBLE TENANT!



#### SIGN UP BD PAY BEFORE YOU MOVE IN

Tenants sign up direct debit for rental payment by logging into BD tenant portal.

**Enter username & password** 

Select your rented property

**Sign Up Recurring Payment** 

**Key in bank** username & password Select preferred method (savings/credit card)

RM1 will be debited to ensure it is an active account

STEP

#### **BLUEDUCK ZERO DEPOSIT IS ACTIVATED!**

Landlord will receive an insurance certificate within 7 days. At the end of the tenancy, provided there are no damages or unpaid rent, the packages shall cease there and then, and no further action required.



In case of early termination of contract, both parties shall negotiate in good faith and reach an agreement amicably.



Any claims triggered by the landlord will be recorded into BlueDuck's preferred credit agency and internal listing. In the event that such claims are validated, it will affect the tenant's credit history and the tenant may no longer qualify for BlueDuck Smart Commercial in the future.





#### 1)WHAT IS THE BLUEDUCK **SMART COMMERCIAL?**

BlueDuck Smart Commercial is a Zero Deposit package that is specially designed for the betterment of rent experience for both tenant and landlord. It is bundled together with BD Pay for a smart, seamless claiming experience, if any.



## 2) HOW TO QUALIFY BLUEDUCK **SMART COMMERCIAL?**

There are a few criteria to be fulfilled to onboard with BlueDuck Smart Commercial. One of them is the need for tenants to go through BlueDuck's screening process. Find out more with us through hello@blueduck.my or sign up via www.blueduck.my/tenantprofilesignup

#### 3) HOW DO I KNOW WHICH PACKAGE IS SUITABLE FOR ME?

Each package is specially curated. Select a package that is equivalent to your rental deposit.

#### 4) WHAT IS BD PAY?

BD Pay - an FPX enabler that supports a direct debit automated payment. It assists tenants to make rental payments on time, as per schedule. A one-time authorization is required, tenants may choose to pay via savings or with credit card.

Psst: It is one of the T&C to onboard with BlueDuck Smart Commercial;)

#### 5) HOW DOES RECURRING RENTAL COLLECTION WORK?

Rental payment will be collected automatically as per your tenancy agreement's schedule. Landlord will receive the rental next day after successful rental deductions. A 3% system fee from collected rental will incur for each successful transaction.

## 6) WHY ZERO DEPOSIT IS POPULAR AMONGST TENANTS AND LANDLORDS?

Yes! It is growing as it assists tenants to save up on initial move-in cost while helping landlords to reduce void period.

#### 7) WHAT ARE THE FEES INVOLVED?

There are only 2 fees involved which are crucial for tenants to proceed with BlueDuck Smart Commercial.

- Tenant Profile we'll go through necessary screening to verify and qualify the tenant's business.
- Selected package package amount based on selected package.

#### 8) WHO IS THE INSURER?

BlueDuck Smart Commercial is powered by Allianz General Insurance Company (Malaysia) Berhad, part of the Allianz Group in Germany founded in 1890.

#### 9) WHO SHOULD I LIAISE WITH WHEN I WANT TO RENEW THE PACKAGE?

Reach out to our amazing BlueDuck team at insurance@blueduck.my or WhatsApp +6016-6117154.

IN PARTNERSHIP WITH





