FEGINN PARTNER MANUAL

1. Welcome to FEGINN

FEGINN is a Malaysia-based business facilitation platform. Customers bring us a problem; we identify an appropriate solution, connect them with qualified professional or service providers, and coordinate the case toward resolution.

Our promise is practical guidance, transparent communication and responsible referrals. Partners represent FEGINN professionally; they do not promise outcomes or act as licensed professionals unless separately authorised.

2. Our Services

Priority service: Business Financing Facilitation — preliminary intake, documentation coordination, matching with suitable financiers, submission support and progress tracking through qualified providers. Financing decisions remain solely with lenders.

Additional services: Company secretarial, accounting, audit, tax and legal services; corporate finance, mergers and acquisitions and IPO-related introductions; halal consultancy; and Malaysia Premium Visa Programme (PVIP) referrals. Service availability, fees and permitted partner activities are subject to FEGINN confirmation.

3. Partner Structure

FEGINN recognises three partner designations: Executive Strategic Partner (ESP), International Business Associate (IBA), and Country Representative (CR). Titles identify a partner's approved role within the programme; they do not automatically confer authority to bind FEGINN or appoint sub-agents.

Partners may introduce customers, help gather initial information with consent, explain approved service materials, and maintain appropriate follow-up. FEGINN controls acceptance, case assignment, provider engagement, fee quotations and commission confirmation.

4. Incentive Framework

Designation	Direct sale incentive
ESP	35%
IBA	30%
CR	25%

Incentives for each service use the FEGINN-assigned product point factor and the approved commission schedule; do not assume that the full customer fee is commissionable.

Overrides: 5% at each eligible level in the three-tier structure, subject to the approved genealogy and commission rules. Spin-off: 1% for ESP and IBA, up to 10 qualifying groups.

5. Active Status and Promotion

To qualify for override and spin-off incentives, a partner must complete at least one personal sale and recruit at least one new partner during the relevant quarter, subject to FEGINN validation. Direct-sale eligibility is governed by the signed agreement.

CR → IBA: at least 10 productive CRs. IBA → ESP: at least 10 IBAs. Promotions are subject to FEGINN approval and verification of productive status; they are not automatic.

No recruitment fee is charged. Recruitment alone does not generate a commission. Incentives are paid only after successful service delivery and the relevant commission conditions are satisfied.

6. Customer Referral and Case Workflow

Step 1 — Identify a genuine customer need; do not solicit misleadingly.

Step 2 — Obtain the customer's consent to share contact and case information with FEGINN.

Step 3 — Register the lead through the approved FEGINN form or partner portal, including source and referring partner.

Step 4 — FEGINN reviews eligibility, required documents and any conflicts or compliance issues.

Step 5 — FEGINN or an authorised provider issues the quotation, scope and applicable engagement terms.

Step 6 — Customer submits documents through approved secure channels; the assigned team coordinates with providers.

Step 7 — Track milestones and communicate factual updates, without guaranteeing approval or timing.

Step 8 — Upon verified completion, receipt of applicable fees and reconciliation, FEGINN confirms the partner incentive and payout.

7. Business Financing Facilitation — Special Guidance

Partners should identify the intended financing amount, purpose, business age, sector, location, existing facilities, available accounts and urgency. Only request information authorised by the current intake checklist.

Never guarantee financing, suggest falsifying audited accounts or bank statements, offer inducements to bank officers, or describe FEGINN as the lender. All applications are subject to lender credit assessment, applicable regulation and documented customer consent.

If the prospect has a complex financing need, refer promptly to FEGINN rather than providing unlicensed financial, investment or legal advice.

8. PVIP — Special Guidance

Partners may introduce prospective applicants and provide only current FEGINN-approved PVIP information. Immigration eligibility, government charges, deposit requirements, procedures and approval remain subject to the competent Malaysian authorities.

FEGINN professional fee reference: RM80,000 principal and RM30,000 per dependant. The two-stage structure is 50% of the professional fee at Stage 1 and 50% at Stage 2;

Government fee references use 1% at Stage 1 and 99% at Stage 2, paid directly to Immigration. These figures must be re-validated against current official requirements and the approved customer quotation before any partner communicates them.

9. Professional Conduct and Compliance

Partners must: use approved materials; identify themselves accurately; disclose potential conflicts; protect personal and business data; comply with anti-bribery, anti-money-laundering and applicable Malaysian laws; avoid pressure selling; and refer complaints promptly.

Partners must not: receive customer funds into personal accounts, make unofficial payments, promise approvals, impersonate FEGINN staff, alter provider documents, publish unauthorised fee schedules, or disclose customer information to unapproved third parties.

10. Partner Portal and Case Visibility

The portal will support partner onboarding, lead registration, own-case status, permitted downline case visibility, genealogy, commission ledger, notifications and document requests. Access is role-based; downline information must be restricted to what is necessary and legally permissible. There will be a central case reference number for every referral.

11. Service Standards and Customer Experience

Acknowledge enquiries promptly; capture accurate requirements; explain next steps and realistic dependencies; update customers when a material milestone changes; and escalate delays or dissatisfaction to the assigned FEGINN case owner.

12. Incentive Administration and Disputes

Each referral must have a unique case ID, registered partner attribution and an approved product point factor. FEGINN should issue a written commission statement showing service, eligible base, direct incentive, any override/spin-off, deductions, adjustments and payment status.

Payout frequency (fortnightly or monthly), split referrals, dormant partners, termination and dispute deadlines must be agreed in the signed partner agreement and commission schedule. Disputed items should be submitted in writing with supporting case IDs.

13. Training and Partner Support

Recommended induction: FEGINN mission and services; eligibility and referral intake; financing documentation basics; PVIP referral boundaries; confidentiality and consent; commission structure; and portal or interim tracking procedures.

Partners should use the latest official product sheets and FAQs. FEGINN may organise briefings, provider introductions and periodic performance reviews to support active partners.

14. Frequently Asked Questions

Q: Is there a fee to join? A: No recruitment fee is charged.

Q: Can I promise a loan or visa approval? A: No. Decisions belong to the relevant lender or authority.

Q: When do I earn incentives? A: Only when the case meets the signed programme's successful-delivery and payment conditions.

Q: Can I collect customer fees? A: Not unless FEGINN provides explicit written authority and an approved payment process.

Q: Can I see my group's cases? A: Only the information permitted by your role and privacy rules.

Q: Are all services paid at the PVIP rates? A: No. Each service has its own approved point factor and commission schedule.

Partner Acknowledgement

I acknowledge receipt of the FEGINN Partner Manual. I understand that this manual is guidance, not a guarantee of earnings or approval, and that the signed Partner Agreement and approved commission schedule govern my appointment and entitlements.

Partner name: _____ Partner ID: _____

Signature: _____ Date: _____

Service Points Table

The service point is distinct from the customer fee and must not be assumed to equal the fee amount.

No.	Service Category	Service / Product	Point Value (fill in)
1	Business Financing Facilitation	Business financing / government facilities	_____
2	Corporate Finance	M&A advisory / transaction facilitation	_____
3	Corporate Finance	IPO-related facilitation	_____
4	Business Establishment & Corporate	Company incorporation / secretarial	_____
5	Business Establishment & Corporate	Accounting services	_____
6	Business Establishment & Corporate	Audit services	_____
7	Business Establishment & Corporate	Tax services	_____
8	Business Establishment & Corporate	Legal services	_____
9	Visa & Relocation	PVIP — principal	_____
10	Visa & Relocation	PVIP — dependant	_____
11	Halal	Halal consultancy / certification support	_____
12	Other approved services	Other (specify)	_____

How Service Points Are Used

FEGINN will assign and approve a point value for each service. Partner incentives are calculated using the applicable approved service point value and the partner's eligible commission percentage, subject to the signed Partner Agreement, eligibility rules and payout conditions.

Example:

Type of Service : Business Financing Facilitation case

Successful Disbursement Amount: RM 100,000

Agreed FEGINN Success Fee 10% : RM 10,000

Service Point : 0.9090

Direct Sales & Overiding Incentive on Financing facilitation of RM100,000

	Ranking Title	**Direct Sales Incentive**	**Overide**
1	ESP	35% x 10,000 x 0.9090 = RM 3,181.50	5% x 10,000 x 0.9090 = RM454.50
2	IBA	30% x 10,000 x 0.9090 = RM 2,727.00	5% x 10,000 x 0.9090 = RM454.50
3	CR	25% x 10,000 x 0.9090 = RM 2,272.50	0%

Effective date: _____ Approved by: _____ Revision: _____