(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
27 August 2015 (27.08.2015)

WIPO | PCT

(10) International Publication Number
WO 2015/126331 A1

(51) International Patent Classification:
G06Q 40/02 (2012.01)

(21) International Application Number:
PCT/SG2015/050024

(22) International Filing Date:
17 February 2015 (17.02.2015)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
10201400143U 21 February 2014 (21.02.2014) SG

(71) Applicant: **EINNOVATIONS HOLDINGS PTE. LTD.** [SG/SG]; 100 Beach Road, #25-06 Shaw Towers, Singapore 189702 (SG).

(72) Inventors: **VEA, Orlando B.**; c/o Smart Tower, 6799 Ayala Avenue, Makati City, 1226 (PH). **VILLANUEVA, Angelito M.**; c/o Smart Tower, 6799 Ayala Avenue, Makati City, 1226 (PH). **SANTIAGO, Agustin L.**; c/o Smart Tower, 6799 Ayala Avenue, Makati City, 1226 (PH).

(74) Agent: **YUSARN AUDREY**; 24 Raffles Place, #27-01 Clifford Centre, Singapore 048621 (SG).

(81) Designated States *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, JP, KE, KG, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States *(unless otherwise indicated, for every kind of regional protection available)*: ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, ST, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG).

Declarations under Rule 4.17:

— *as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))*

[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR FACILITATING FINANCIAL LOANS

(57) Abstract: A system of facilitating financial loan comprising a central loan and savings facilitator hosted by a network provider; the central loan and savings facilitator operable to, upon receipt of a request for a loan from a eligible borrower sent via the network provider; authenticate if the request for loan is from a eligible borrower and if so, provides an electronic application interface for the eligible borrower, wherein as a condition for loan approval, the electronic application form comprise a pledge of a savings amount to be made by the eligible borrower, is disclosed.

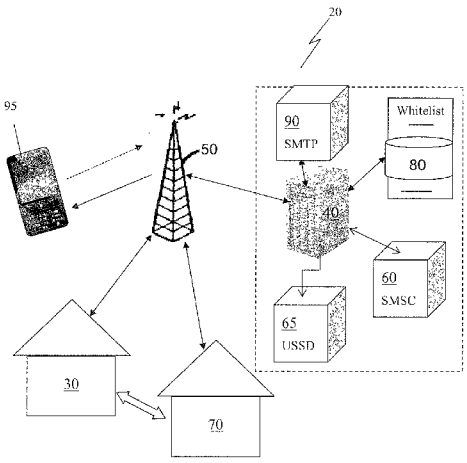


Fig. 2

WO 2015/126331 A1

— *as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii))*

— *of inventorship (Rule 4.17(iv))*

Published:

— *with international search report (Art. 21(3))*