



ADDITIONAL MEASURES TO SUPPORT SMEs

Affected by the COVID-19 Outbreak

ENHANCEMENTS TO FINANCING FACILITIES TO ASSIST AFFECTED SMEs, SAFEGUARD JOBS AND SUPPORT GROWTH

BNM has enhanced the existing financing facilities under BNM's Fund for SMEs to provide greater assistance to SMEs in sustaining business operations and preserving jobs, as well as to support growth in current economic conditions.

Log on
www.imsme.com.my,
to apply online



OR

Call directly/apply
online with your
bank, or refer to
www.bnm.gov.my

ENHANCEMENT

FEATURES OF BNM'S FINANCING FACILITIES TO ASSIST MALAYSIAN SMEs *

Interested SMEs can access the following five financing facilities under BNM's Fund for SMEs

Note: * Based on the definition of SME as approved by the National Entrepreneur and SME Development Council (NESDC) with at least 51% held by Malaysians



Special Relief Facility (SRF) COVID-19

COLLATERAL-FREE FINANCING

OBJECTIVE:
HELP SMEs ACCESS WORKING CAPITAL

Eligibility:	Malaysian SMEs affected by COVID-19 outbreak
Purpose:	Working capital
Rate:	Up to 3.50%
Max Amount:	RM1 million
Max Tenure:	5.5 years including 6 months moratorium
Availability:	Until 31 Dec 2020

A photograph of an industrial facility, possibly a refinery or chemical plant, with several tall distillation columns and complex piping. The scene is captured at dusk or dawn, with a blue and grey sky. The facility is illuminated by some lights, and there are some structures in the foreground.

All Economic Sectors (AES) Facility

**OBJECTIVE:
ENHANCE ACCESS TO FINANCING TO
SUPPORT GROWTH**

Eligibility:

Malaysian SMEs

Purpose:

Capital expenditure, Working capital

Rate:

Up to 7%

Max Amount:

RM5 million

Max Tenure:

5 years



Micro Enterprises Facility (MEF)

OBJECTIVE:

ACCESS TO COLLATERAL-FREE MICRO FINANCING BY PFIs* OF PEMBIAYAAN MIKRO SCHEME

Eligibility:	Malaysian micro enterprises
Purpose:	Capital expenditure, Working capital
Rate:	Set by PFIs*
Max Amount:	RM50,000
Max Tenure:	5 years

**Participating Financial Institutions*



Agrofood Facility (AF)

OBJECTIVE:
INCREASE AGROFOOD PRODUCTION AND FOR EXPORTS

- Eligibility:** Malaysian SMEs in agrofood activities
- Purpose:** Capital expenditure, Working capital, Agrofood project
- Rate:** Up to 3.75%
- Max Amount:** RM5 million
- Max Tenure:** 8 years



Automation and Digitalisation Facility (ADF)

OBJECTIVE:
ENCOURAGE SMEs TO AUTOMATE PROCESSES AND DIGITALISE OPERATIONS

Eligibility:	Malaysian SMEs
Purpose:	Buy equipment, hardware, software and IT services
Rate:	Up to 4%
Max Amount:	RM3 million
Max Tenure:	10 years
Availability:	Until 31 Dec 2020

WHAT TO DO NEXT?

Interested SMEs may directly call or apply online from the participating financial institutions (commercial banks, Islamic banks and development financial institutions regulated by BNM).

LOG ON:

WWW.IMSME.COM.MY

FOR MORE DETAILS ON

SME FINANCING



BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA



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