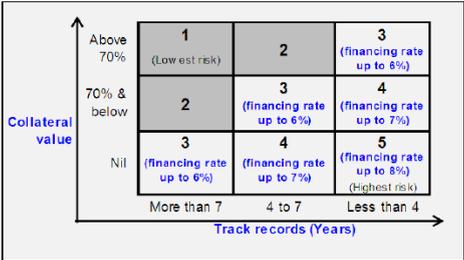




ALLIANCE BANK

# **BNM's Fund for SMEs Terms & Conditions**

## BNM's Funds for SMEs – under All Economic Sector (AES) Facility

<b>Objective</b>	To enhance access to financing for SMEs in all economic sectors, in particular underserved SMEs, at a reasonable cost
<b>Allocation</b>	RM5.7 billion
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• Must be SMEs per National SME Development Council's (NSDC) definition</li> <li>• Registered with the Companies Commission of Malaysia (SSM), authorities/ district offices in Sabah &amp; Sarawak or statutory bodies for professional service providers</li> <li>• Shareholding by Public Listed Companies and Government Linked Companies (if any) in the SMEs shall not exceed 20%</li> <li>• Malaysians residing in Malaysia hold a minimum of 51% shareholding in the SMEs.</li> </ul>
<b>Purpose of financing</b>	<ul style="list-style-type: none"> <li>• Capital Expenditure (e.g. purchase of machinery and equipment or renovation cost for owner-occupied business premises); or</li> <li>• Working Capital</li> </ul> <p>Financing shall not be used for the following activities:</p> <ul style="list-style-type: none"> <li>• Purchase of shares</li> <li>• Refinancing of existing credit/ financing facilities</li> <li>• Purchase of land/ real estate investment</li> <li>• Property development</li> <li>• Investment by investment holding companies</li> <li>• Activities where the stock in trade in money (including credit, leading, factoring and insurance businesses)</li> <li>• Gambling, alcohol, tobacco or other similar type of activities and products</li> <li>• Non- Shariah-compliant business activities (applicable for Islamic Financing)</li> </ul>
<b>Maximum Financing Rate (as per BNM risk profile rating)</b>	<p>Risk rating 3: Up to 5.0% p.a.                      Risk rating 4: Up to 6.0% p.a.                      Risk rating 5: Up to 7.0% p.a.</p> 
<b>BNM Funding Rate</b>	<p>0.5% per annum (p.a.)</p> <p><i>Note: Only applicable until 30 June 2023. It will revert back to 1.5% p.a. on 1 July 2023, subject to further decision by BNM.</i></p>
<b>Guarantee Cover</b>	Guarantee cover ranging from 70% – 80%
<b>Guarantee Fee</b>	<p>Secured Portion :-Between 0.50% and 1.85% per annum.</p> <p>Unsecured Portion :-Between 0.80% and 2.15% per annum.</p>
<b>Maximum Financing Tenure</b>	Not exceed 5 years from the date of first drawdown
<b>Financing Limit</b>	<p>Maximum aggregate amount of financing under the Fund shall be limited to RM5 million per SME, include financing:</p> <ul style="list-style-type: none"> <li>• approved under any of BNM's Funds (exclusive any special assistance established by BNM to assist SMEs that are affected by disaster); and</li> <li>• to any related companies of the SMEs with common shareholder(s), unless the related companies of the SME have different workforces. In such cases, each SME has a financing limit of RM5 million respectively.</li> </ul>
<b>Availability</b>	<i>Funding rate only applicable until 30 June 2023. It will revert back to 1.5% p.a. on 1 July 2023, subject to further decision by BNM.</i>

Unless otherwise specified herein, our charges exclude any current taxes and future taxes that may be imposed (including the Goods and Services Tax ("GST")), under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, we will be entitled to recover such taxes from you.

## SME Automation & Digitalisation Facility (ADF)

<b>Objective</b>	To incentivise SMEs to automate processes and digitalise operations to increase productivity and efficiency
<b>Allocation</b>	RM1 billion
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Must be SMEs per National SME Development Council's (NSDC) definition</li> <li>Registered with the Companies Commission of Malaysia (SSM), authorities/district offices in Sabah and Sarawak or statutory bodies for professional service providers</li> <li>Shareholding by Public Listed Companies and Government Linked Companies (if any) in the SMEs shall not exceed 20%</li> <li>Malaysian residing in Malaysia that hold a minimum of 51% shareholding in the SMEs</li> </ul>
<b>Purpose of financing</b>	<ul style="list-style-type: none"> <li>Purchase of equipment, machinery, computer hardware and software, IT solutions and services, technology support service, and other intangible assets to enhance productivity and efficiency</li> </ul> <p>Financing shall not be used for the following activities:</p> <ul style="list-style-type: none"> <li>Purchase of shares</li> <li>Refinancing of existing credit/ financing facilities</li> <li>Purchase of land/ real estate investment</li> <li>Property development</li> <li>Investment by investment holding companies</li> <li>Activities where the stock in trade is money (including credit, leasing, factoring and insurance businesses)</li> <li>Gambling, alcohol, tobacco or other similar activities/ products</li> <li>Non-Shariah compliant activities (applies to Islamic financing only)</li> </ul>
<b>Maximum Financing Rate</b>	<ul style="list-style-type: none"> <li>Effective financing rate of 4.0% per annum, inclusive of guarantee fee, if any</li> <li>For Islamic financing, the profit rate for the Islamic contract is up to 4.0% per annum, inclusive of guarantee fee, if any</li> </ul>
<b>BNM Funding Rate</b>	0% per annum (p.a.)
<b>Guarantee Cover</b>	Guarantee coverage can be obtained from Syarikat Jaminan Pembiayaan Perniagaan (SJPP)
<b>Type Of Financing</b>	Term Loan only
<b>Maximum Financing Tenure</b>	Up to 10 years from the date of the first drawdown
<b>Maximum Financing Limit</b>	<ul style="list-style-type: none"> <li>RM3 million per SME, inclusive of financing to related companies that have common shareholder(s)</li> <li>Related SMEs with common shareholder(s) are now allowed to have separate limits on the maximum amount of financing under BNM's Fund for SMEs, subject to each SME having separate workforces</li> <li>The maximum aggregate financing amount of RM5 million per SME under the BNM's Fund for SMEs does not apply to this Facility</li> </ul>
<b>Availability</b>	Until Full Utilization

*Unless otherwise specified herein, our charges exclude any current taxes and future taxes that may be imposed (including the Goods and Services Tax ("GST")), under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, we will be entitled to recover such taxes from you.*

## Agrofood Facility (AF)

<b>Objective</b>	To increase agrofood production for Malaysia and for export purposes through the provision of financing at affordable rates
<b>Allocation</b>	RM2 billion
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• Must be SMEs per National SME Development Council's (NSDC) definition</li> <li>• Registered with the Companies Commission of Malaysia (SSM), authorities/district offices in Sabah and Sarawak or statutory bodies for professional service providers</li> <li>• Shareholding by Public Listed Companies and Government Linked Companies (if any) in the SMEs shall not exceed 20%</li> <li>• Malaysian residing in Malaysia that hold a minimum of 51% shareholding in the SMEs</li> </ul>
<b>Purpose of financing</b>	<ul style="list-style-type: none"> <li>• Capital expenditures</li> <li>• Working capital</li> <li>• Development of agrofood project</li> </ul> <p>Agrofood activities eligible for financing under the Facility shall fulfil all of the following criteria:</p> <ul style="list-style-type: none"> <li>• Viable projects involving primary agrofood production (upstream), agrofood processing/ manufacturing, or other agrofood downstream activities; and</li> <li>• Supportive of domestic primary agrofood production; and               <ol style="list-style-type: none"> <li>a) For agrofood manufacturing, at least half of the key input is sourced domestically; or</li> <li>b) For other agrofood related service, at least half of the activities are supportive of domestic agrofood production</li> </ol> </li> <li>• Domestic oriented, where at least half of the total production is sold in the domestic market</li> </ul> <p>Financing shall not be used for the following activities:</p> <ul style="list-style-type: none"> <li>• Purchase of shares</li> <li>• Refinancing of existing credit/ financing facilities</li> <li>• Purchase of land for non agrofood purposes</li> <li>• Property development</li> <li>• Investment by investment holding companies</li> <li>• Activities where the stock in trade is money (including credit, leasing, factoring and insurance businesses)</li> <li>• Gambling, alcohol, tobacco or other similar activities/ products</li> <li>• Non-Shariah compliant activities (applies to Islamic financing only)</li> </ul>
<b>Maximum Financing Rate</b>	<ul style="list-style-type: none"> <li>• Effective financing rate of 3.75% per annum, inclusive of guarantee fee, if any</li> <li>• For Islamic financing, the profit rate for the Islamic contract is up to 3.75% per annum, inclusive of guarantee fee, if any</li> </ul>
<b>BNM Funding Rate</b>	0% per annum (p.a.)
<b>Guarantee Cover</b>	Guarantee coverage can be obtained from Credit Guarantee Corporation (CGC) or Syarikat Jaminan Pembiayaan Perniagaan (SJPP)
<b>Maximum Financing Tenure</b>	Up to 8 years from the date of the first drawdown
<b>Maximum Financing Limit</b>	<ul style="list-style-type: none"> <li>• RM5 million per SME, inclusive of financing to related companies that have common shareholder(s)</li> <li>• Related SMEs with common shareholder(s) are now allowed to have separate limits on maximum amount of financing under BNM's Fund for SMEs, subject to each SME having separate workforces</li> </ul>
<b>Availability</b>	30 June 2023

*Unless otherwise specified herein, our charges exclude any current taxes and future taxes that may be imposed (including the Goods and Services Tax ("GST")), under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, we will be entitled to recover such taxes from you.*

## PENJANA Tourism Financing (PTF)

<b>Objective</b>	To support viable SMEs in the tourism sector by preserving their capacity and assisting them to adjust and remain viable post COVID-19
<b>Allocation</b>	RM600 million
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• Malaysian SMEs in the core tourism and tourism-related sectors which are either: <ul style="list-style-type: none"> <li>i) SMEs as defined by SME Corp Malaysia; OR</li> <li>ii) Licensed by / registered with MOTAC</li> </ul> </li> <li>• The eligible sectors are as follows: <ul style="list-style-type: none"> <li>i) <b>Core tourism:</b> Tourism accommodation premises (e.g. budget hotels, homestays registered with MOTAC, chalet and resorts), travel agencies, tour operators, transportation for tourists (e.g. bus, boat and car rental operators); and</li> <li>ii) <b>Tourism-related:</b> Medical tourism, MICE (Meetings, Incentives, Conferences, Exhibitions) ecosystem, money service operator, and tourism-related retail, recreation and wellness.</li> </ul> </li> <li>• Special Relief Facility's (SRF) and/or PENJANA SME Financing's (PSF) recipients are eligible for the PTF.</li> </ul>
<b>Purpose of financing</b>	<ul style="list-style-type: none"> <li>• Capital expenditures; and/or</li> <li>• Working capital; and/or</li> <li>• Refinancing of up to 50% of total financing approved</li> </ul> <p><i>Note: 50% of financing approved can be used to refinance existing business financing from financial institutions and other sources including credit/ leasing companies (existing business financing excludes financing obtained under BNM's Fund for SMEs)</i></p> <p>Financing shall not be used for the following activities:</p> <ul style="list-style-type: none"> <li>• Purchase of shares</li> <li>• Purchase of land for non agrofood purposes</li> <li>• Property development</li> <li>• Investment by investment holding companies</li> <li>• Activities where the stock in trade is money (including credit, leasing, factoring and insurance businesses)</li> <li>• Gambling, alcohol, tobacco or other similar activities/ products</li> <li>• Non-Shariah compliant activities (applies to Islamic financing only)</li> </ul>
<b>Maximum Financing Rate</b>	<ul style="list-style-type: none"> <li>• Effective financing rate of 3.5% per annum, inclusive of guarantee fee, if any</li> <li>• For Islamic financing, the profit rate for the Islamic contract is up to 3.5% per annum, inclusive of guarantee fee, if any</li> </ul>
<b>BNM Funding Rate</b>	0% per annum (p.a.)
<b>Guarantee Cover</b>	Guarantee coverage can be obtained from Syarikat Jaminan Pembiayaan Perniagaan (SJPP)
<b>Maximum Financing Tenure</b>	Up to 7 years from the date of the first drawdown (inclusive of 6 months moratorium on monthly installment).
<b>Maximum Financing Limit</b>	<p>In addition to the existing 6 months' repayment deferment, the facility will also provide SMEs with the option of making interest/profit-only payments for an additional period of 12 months</p> <ul style="list-style-type: none"> <li>• SME: Up to RM500k (Min RM50k)</li> <li>• Micro Enterprise: Up to RM75k (Min RM10k)</li> </ul> <p><i>Note: The above is applicable for associated companies for SMEs with common shareholder(s) i.e. with &gt;20% shareholding</i></p>
<b>Availability</b>	Until Full Utilization

*Unless otherwise specified herein, our charges exclude any current taxes and future taxes that may be imposed (including the Goods and Services Tax ("GST")), under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, we will be entitled to recover such taxes from you.*

## High Tech & Green Facility (HTG)

<b>Objective</b>	Support affected high tech and innovation-driven SME that are best aligned to strategic long-term development goals embedded in the National Investment Aspirations (NIAs). This is critical to strengthen Malaysia's competitive positioning in the global value chains, preserve the supply chain ecosystem and safeguard high-skilled jobs.
<b>Allocation</b>	RM800 million
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• Must be SMEs per National SME Development Council's (NSDC) definition</li> <li>• Registered with the Companies Commission of Malaysia (SSM), authorities/district offices in Sabah and Sarawak or statutory bodies for professional service providers</li> <li>• Shareholding by Public Listed Companies and Government Linked Companies (if any) in the SMEs shall not exceed 20%</li> <li>• Malaysian residing in Malaysia that hold a minimum of 51% shareholding in the SMEs</li> <li>• Viable Malaysia SMEs which are:             <ul style="list-style-type: none"> <li>○ Within manufacturing and services subsectors with most aligned to the long-term strategic development goals for Malaysia under the National Investment Aspirations (NIAs)<sup>1</sup> scores:                 <ul style="list-style-type: none"> <li>i) Electrical and Electronics (E&amp;E)</li> <li>ii) Chemicals</li> <li>iii) Refined petroleum</li> <li>iv) Machinery &amp; Equipment</li> <li>v) Medical devices and Pharmaceuticals</li> <li>vi) Automotive and Transport equipment (including Aerospace; motor vehicles and parts manufacturers)</li> <li>vii) ICT</li> <li>viii) R&amp;D services</li> <li>ix) Any other high-tech industries/ sub-sectors deemed eligible by BNM</li> </ul> </li> <li>○ Businesses (including commercially ready start-ups) involved in providing technology solutions under three key segment – Green technology, Digital and 4th Industrial Revolution technology and Biotechnology.</li> <li>○ SMEs and start-ups involved in the listed Government programmes (Programmes deemed eligible by BNM will be updated periodically at <a href="http://www.bnm.gov.my/covid19">www.bnm.gov.my/covid19</a>)</li> </ul> </li> <li>• Special Relief Facility's (SRF), PENJANA SME Financing's (PSF) and/or PENJANA Tourism Financing (PTF) recipients <b>are eligible for the HTG, for the purpose of financing Capital Expenditure only.</b></li> </ul> <p><sup>1</sup> The National Investment Aspirations (NIAs) refer to overarching strategic developmental objectives to increase economic complexity, create high-value jobs, extend domestic industry linkages and develop new and existing clusters.</p>
<b>Purpose of financing</b>	<ul style="list-style-type: none"> <li>• Working capital or/and</li> <li>• Capital Expenditure</li> </ul> <p>Financing shall not be used for the following activities:</p> <ul style="list-style-type: none"> <li>• Purchase of shares</li> <li>• Refinancing of existing credit/ financing facilities</li> <li>• Purchase of land for non agrofood purposes</li> <li>• Property development</li> <li>• Investment by investment holding companies</li> <li>• Activities where the stock in trade is money (including credit, leasing, factoring and insurance businesses)</li> <li>• Gambling, alcohol, tobacco or other similar activities/ products</li> <li>• Non-Shariah compliant activities (applies to Islamic financing only)</li> </ul>
<b>Maximum Financing Rate</b>	<ul style="list-style-type: none"> <li>• Up to 3.5% per annum, for financing without guarantee; or</li> <li>• Up to 5.0% per annum, inclusive guarantee fee</li> </ul>
<b>BNM Funding Rate</b>	0% per annum (p.a.)
<b>Guarantee Cover</b>	Guarantee can be obtained from Credit Guarantee Corporation (CGC) or Syarikat Jaminan Pembiayaan Perniagaan (SJPP)
<b>Maximum Financing Tenure</b>	Up to 10 years
<b>Maximum Financing Limit</b>	Up to RM10 mil
<b>Availability</b>	Until 31 December 2023

*Unless otherwise specified herein, our charges exclude any current taxes and future taxes that may be imposed (including the Goods and Services Tax ("GST")), under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, we will be entitled to recover such taxes from you.*

## Disaster Relief Facility (DRF) 2022

<b>Objective</b>	To alleviate the financial burden of SMEs affected by floods and enable them to resume their business operations
<b>Allocation</b>	RM500 million
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Micro Enterprises and SMEs (MSME) affected by floods located in districts identified by Agensi Pengurusan Bencana Negara* as flood disaster areas and MSMEs' assets (e.g. inventory, equipment and business premise) have been damaged by the disaster</li> <li>Micro Enterprises and SMEs that meet the definition issued by SME Corporation Malaysia.</li> <li>Malaysians residing in Malaysia hold a minimum of 51% shareholding in the Micro Enterprises/ SMEs</li> </ul>
<b>Purpose of financing</b>	<ul style="list-style-type: none"> <li>Repairs and/or replacement of assets for business use (e.g. plants and machinery) which have been damaged by natural disasters; and/or</li> <li>Working capital</li> </ul> <p>Financing shall not be used for the following activities:</p> <ul style="list-style-type: none"> <li>Purchase of shares</li> <li>Refinancing of existing credit/ financing facilities</li> <li>Purchase of land for non agrofood purposes</li> <li>Property development</li> <li>Investment by investment holding companies</li> <li>Activities where the stock in trade is money (including credit, leasing, factoring and insurance businesses)</li> <li>Gambling, alcohol, tobacco or other similar activities/ products</li> <li>Non-Shariah compliant activities (applies to Islamic financing only)</li> </ul>
<b>Maximum Financing Rate</b>	<ul style="list-style-type: none"> <li>Up to 3.5% per annum (inclusive of guarantee fee)</li> </ul>
<b>BNM Funding Rate</b>	0% per annum (p.a.)
<b>Guarantee Cover</b>	<ul style="list-style-type: none"> <li>80% guarantee cover at 0.5% per annum guarantee fee</li> <li>Guarantee can be obtained from Credit Guarantee Corporation (CGC)</li> </ul>
<b>Maximum Financing Tenure</b>	Up to 7 years from the date of the first drawdown (inclusive of 6 months moratorium on monthly installment)
<b>Maximum Financing Limit</b>	<ul style="list-style-type: none"> <li>Up to RM700,000 per SME;</li> <li>Up to RM150,000 per Micro Enterprise</li> </ul>
<b>Availability</b>	Until Full Utilization

*Unless otherwise specified herein, our charges exclude any current taxes and future taxes that may be imposed (including the Goods and Services Tax ("GST")), under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, we will be entitled to recover such taxes from you.*

## Low Carbon Transition Facility (LCTF)

<b>Objective</b>	To encourage and catalyse SMEs to transition to low carbon operations by adopting sustainability practices for business resilience
<b>Allocation</b>	RM2 billion
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Must be SMEs per National SME Development Council's (NSDC) definition</li> <li>Registered with the Companies Commission of Malaysia (SSM), authorities/district offices in Sabah and Sarawak or statutory bodies for professional service providers</li> <li>Shareholding by Public Listed Companies and Government Linked Companies (if any) in the SMEs shall not exceed 20%</li> <li>Malaysian residing in Malaysia that hold a minimum of 51% shareholding in the SMEs</li> </ul>
<b>Purpose of financing</b>	<ul style="list-style-type: none"> <li>Fund Capital Expenditure (CAPEX) on purchasing and installing solar system only</li> </ul> <p>Financing shall not be used for the following activities:</p> <ul style="list-style-type: none"> <li>Purchase of shares</li> <li>Refinancing of existing credit/ financing facilities</li> <li>Purchase of land/ real estate investment</li> <li>Property development</li> <li>Investment by investment holding companies</li> <li>Activities where the stock in trade is money (including credit, leasing, factoring and insurance businesses)</li> <li>Gambling, alcohol, tobacco or other similar activities/ products</li> <li>Non-Shariah compliant activities (applies to Islamic financing only)</li> </ul>
<b>Maximum Financing Rate</b>	<ul style="list-style-type: none"> <li>Effective financing rate of 5.0% per annum, inclusive of guarantee fee, if any</li> <li>For Islamic financing, the profit rate for the Islamic contract is up to 5.0% per annum, inclusive of guarantee fee, if any</li> </ul>
<b>BNM Funding Rate</b>	0% per annum (p.a.)
<b>Guarantee Cover</b>	Guarantee coverage can be obtained from Syarikat Jaminan Pembiayaan Perniagaan (SJPP)
<b>Type Of Financing</b>	Term Loan / Term Financing only
<b>Maximum Financing Tenure</b>	Up to 10 years from the date of the first drawdown
<b>Maximum Financing Limit</b>	<ul style="list-style-type: none"> <li>RM10 million per SME, inclusive of financing to related companies that have common shareholder(s)</li> <li>Related SMEs with common shareholder(s) are now allowed to have separate limits on the maximum amount of financing under BNM's Fund for SMEs, subject to each SME having separate workforces</li> <li>The maximum aggregate financing amount of RM5 million per SME under the BNM's Fund for SMEs does not apply to this Facility</li> </ul>
<b>Availability</b>	Until Full Utilization

*Unless otherwise specified herein, our charges exclude any current taxes and future taxes that may be imposed (including the Goods and Services Tax ("GST")), under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, we will be entitled to recover such taxes from you.*

## Micro Enterprises Facility (MEF)

<b>Objective</b>	To increase access to collateral-free micro financing for micro enterprises at reasonable cost.
<b>Allocation</b>	RM500 million
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Malaysian Micro Enterprises that meet the definition issued by SME Corporation Malaysia</li> <li>Malaysians residing in Malaysia hold a minimum of 51% shareholding in the Micro Enterprise</li> <li>Malaysian micro entrepreneurs including self-employed individuals, gig workers on digital platforms<sup>1</sup> and participants of the iTEKAD<sup>2</sup> programme.</li> </ul> <p><b>Note:</b> The financing shall be offered under the Skim Pembiayaan Mikro, with no collateral.</p> <p><sup>1</sup> Gig workers on digital platforms as defined by PENJANAGIG i.e. individuals involved in carrying out tasks or work through a service provider platform on digital applications to earn income.</p> <p><sup>2</sup> Participants of the iTEKAD programme refer to eligible low-income micro entrepreneurs, including those affected by COVID-19, subject to terms and conditions outlined by respective participating banks.</p>
<b>Purpose of financing</b>	<ul style="list-style-type: none"> <li>Working Capital; or/and</li> <li>Capital Expenditure</li> </ul> <p>Financing shall not be used for the following activities:</p> <ul style="list-style-type: none"> <li>Purchase of shares</li> <li>Refinancing of existing credit/ financing facilities</li> <li>Purchase of land for non agrofood purposes</li> <li>Property development</li> <li>Investment by investment holding companies</li> <li>Activities where the stock in trade is money (including credit, leasing, factoring and insurance businesses)</li> <li>Gambling, alcohol, tobacco or other similar activities/ products</li> <li>Non-Shariah compliant activities (applies to Islamic financing only)</li> </ul>
<b>Maximum Financing Rate</b>	<ul style="list-style-type: none"> <li>Financing rate charged shall be determined by the FI</li> </ul>
<b>BNM Funding Rate</b>	0% per annum (p.a.)
<b>Guarantee Cover</b>	<ul style="list-style-type: none"> <li>Guarantee can be obtained from Credit Guarantee Corporation (CGC) or Syarikat Jaminan Pembiayaan Perniagaan (SJPP)</li> </ul>
<b>Maximum Financing Tenure</b>	Up to 5 years
<b>Maximum Financing Limit</b>	<ul style="list-style-type: none"> <li>Up to RM50,000 per Micro Enterprise/ Gig Worker per FI</li> </ul>
<b>Availability</b>	<i>Funding rate only applicable until 30 June 2023. It will revert back to 1.5% p.a. on 1 July 2023, subject to further decision by BNM.</i>

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