



SME Products

COMMUNITY FINANCIAL SERVICES
SME Banking
Product Development & Innovations



Maybank

SME Property & Business Financing / -i

SME Banking

SME Property & Business Financing / -i

PRODUCT FEATURES (Conventional & Islamic)

No	Feature	Description				
1	Purpose of Financing	i) Asset Financing ii) Working Capital Loan purpose: New, Refinancing, Redraw, Remortgage				
2	Target Market	i) Existing and new to bank customers ii) Sole Prop, Partnership, Private Ltd Company				
3	Eligible Facilities	i) Term Loan / Term Financing ii) Overdraft / Cashline - i iii) Tradelines / -i				
4	Loan Limit / Financing Limit	<table border="1"> <tr> <td>Minimum</td> <td>RM200,000</td> </tr> <tr> <td>Maximum</td> <td>RM 5,000,000</td> </tr> </table>	Minimum	RM200,000	Maximum	RM 5,000,000
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Maximum	RM 5,000,000					

SME Banking

SME Property & Business Financing / -i

PRODUCT FEATURES (Conventional & Islamic)

No	Feature	Description
5	Facilities Tenor	i) Term Loan/ Term Financing (Property Financing - up to 20 years) ii) Term Loan / Term Financing (MRTA/MRTT/Valuation / Legal Fees Financing) - up to a max of 10 years
6	Higher Margin of Advance (MOA)	Up to 120% (vary according to borrower's rating by the Bank)

SME Banking

SME Property & Business Financing / -i

Why SME Property & Business Financing?

No	Highlights	Results
1	Simplified Processes & Delivery	<ul style="list-style-type: none">i. Speed up TAT, faster approvalii. Good Customer's Experience
2	Flexibility	<ul style="list-style-type: none">i. Wide selection of facilities/products for RSME TL, OD or Trade - combinationii. Financing up to 120% of the Property Market Value (subject to eligibility & approval -MOA and quantum)
3	Higher Borrowing	To cater current market needs by offering additional CLEAN working capital on top of their asset acquisition package.



SME PBF/-i - OTHER PROPERTY

PRODUCT FEATURES (Conventional & Islamic)

No	Feature	Description				
1	Purpose of Financing	<ul style="list-style-type: none"> i) Asset Financing ii) Working Capital <p>For Residential Property and Land (Residential, Agricultural, Industrial, Commercial, Vacant)</p>				
2	Target Market	<ul style="list-style-type: none"> i) Existing and new to bank customers ii) Sole Prop, Partnership, Private Ltd Company 				
3	Eligible Facilities	<ul style="list-style-type: none"> i) Term Loan / Term Financing ii) Overdraft / Cash Line-i iii) Tradelines/-i 				
4	Loan Limit / Financing Limit	<table border="1"> <tr> <td>Minimum</td> <td>RM20k</td> </tr> <tr> <td>Maximum</td> <td>RM 5,000,000</td> </tr> </table>	Minimum	RM20k	Maximum	RM 5,000,000
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SME Banking

SME PBF/-i - OTHER PROPERTY

PRODUCT FEATURES

No	Feature	Description
5	Facilities Tenor	i) Term Loan / Term Financing (Property Financing - up to 20 years) ii) Working Capital 7 years
6	Maximum Margin of Advance (MOA)	Max 60% MOA



Portfolio Guarantee / -i

SME Banking

Portfolio Guarantee (PG)



What is Portfolio Guarantee Loan?

PG's product features generally mirrored the concept and features of SME Clean Loan.

This program is a collaboration between Maybank and CGC where the latter guarantee 70% of the loan limit (deemed as secured) and the balance of 30% is taken by Maybank (deemed as clean/unsecured)

Key Product Features

Purpose of Financing

Working Capital

Type of Financing

Term Loan

Eligibility (min 3 years in business)

Sole Proprietor,
Partnership and
Private Limited
Companies

Sales Turnover

Min RM250K to RM25mil

Loan Quantum

RM50K to RM1.5 million
(if eligible)

Tenure

Min 1 year up to 7
years

SME Banking

Portfolio Guarantee (PG)



Why Portfolio Guarantee?

1

Fast disbursement of less than one month
- Approval turnaround time of 3 working days as committed by CGC

2

Simple documentation as Facility Agreement is waived
- Letter of Offer to be treated as the Principal Document

3

Competitive interest rate



SME Clean Loan / Financing-i

SME Banking

SME Clean Loan/Financing-i

WHY SME CLEAN LOAN?

1	No collateral loan
2	Fast disbursement
3	Fast cash / loans up to RM500,000
4	Comes with other benefits <ul style="list-style-type: none">• Commercial cards• Easy cash management via Maybank 2U Biz,• comprehensive insurance coverage
5	Attractive interest rate



**Lead your business
to higher growth
without collateral.**



**Get the financial support
you need with SME Clean Loan.**

Call **1300 80 8568**, visit any **Maybank branch**
or log on to **www.maybank2u.com** for more
details, terms and conditions.

THANK YOU