



COMMERCIAL BANKING SME PRODUCTS BRIEFING

SME PRODUCT OFFERINGS

RSME + SME PLUS

(LOAN QUANTUM & EXPOSURE UP TO 20MIL)

CLEAN LOANS

Product Name	Facility	Requirements						
GGSM (GOVERNMENT GUARANTEE SCHEME MADANI)	<p>Loan Amount: Up to RM20mil *ETB/NTB: TL capped at RM2mil; OD capped at RM500k; Tradeline no capping</p> <ul style="list-style-type: none">Tenure: Up to 10 years <table border="1"><tr><td>Term Loan</td><td>B+0.5% to B+2%</td></tr><tr><td>Overdraft</td><td>B+0.5% to B+2%</td></tr><tr><td>TR/ IF</td><td>B+0.0% to B+1%</td></tr></table> <p>1% guarantee fees:</p> <ul style="list-style-type: none">TL (borned by bank)Tradeline (borned by customer)OD (borned by customer)	Term Loan	B+0.5% to B+2%	Overdraft	B+0.5% to B+2%	TR/ IF	B+0.0% to B+1%	<ul style="list-style-type: none">Biz > 3 yearsMalaysian owned bizMore than 2 years CCRIS record (exclude CC) for borrower/ director <p>*Final assessment to be made with full documents provided to be made with full documents provided</p>
Term Loan	B+0.5% to B+2%							
Overdraft	B+0.5% to B+2%							
TR/ IF	B+0.0% to B+1%							
LCTF (LOW CARBON TRANSITION FUND)	<p>Term Loan Loan Amount: Up to RM1mil Tenure: Up to 7 years Interest Rates: As per GGSM product.</p> <p>(Included guarantee fees)</p>	<ul style="list-style-type: none">Biz > 3 yearsMalaysian WOMEN owned biz(At least >51% shareholding by women)More than 2 years CCRIS record(exclude CC) for borrower/ director						

Product Name	Facility	Requirements
PTF (PENJANA TOURISM FINANCING)	Term Loan Loan Amount: Up to RM500K Tenure: Up to 7 years (Inc 6 months moratorium) Interest Rates: (Included guarantee fees)	<ul style="list-style-type: none"> • Biz > 3 years • Malaysian owned biz • More than 2 years CCRIS record (exclude CC) for borrower/ director • Tourism Industry ONLY <p>*Final assessment to be made with full documents provided</p>
WE (WOMEN ENTREPRENEUR FINANCING)	Term Loan Loan Amount: Up to RM1mil Tenure: Up to 7 years Interest Rates: As per GGSM product. (Included guarantee fees)	<ul style="list-style-type: none"> • Biz > 3 years • Malaysian WOMEN owned biz • (At least >51% shareholding by women) • More than 2 years CCRIS record • (exclude CC) for borrower/ director
ADF (AUTOMATION AND DIGITISATION FACILITY SCHEME)	Term Loan - CAPEX Loan Amount: Up to RM1mil Tenure: Up to 8 years ETB: Min RM75,000 – Max RM1,500,000 NTB: Min RM75,000 – Max RM500,000 Interest Rates: Effective rate of 4.00% p.a. (Included guarantee fees)	<ul style="list-style-type: none"> • Biz > 3 years • Malaysian owned biz • More than 2 years CCRIS record (exclude CC) for borrower/ director • Provide purchase order (PO) for the purchase of machinery or summary of cost <p>*Final assessment to be made with full documents provided</p>

PROPERTY FINANCING

Product Name

Facility

Requirement

ECL (ECO LEAP)

Property Financing (Purchase/ Refinance/ Top Up)
 MOA: Up to 90% + 5%
 Additional WC : Up to 55% (MAX MOA 150%) Tenure: Up to 25 years
 Interest Rates:

Option A: SME PBF/-i Eco Leap Campaign bundled with LCTF/-i:

Rating	1 st year	Thereafter
R1 - R3	B - 2.90% p.a.	B - 2.60% p.a.
R4	B - 2.70% p.a.	B - 2.50% p.a.

Option A: SME PBF/-i Eco Leap Campaign bundled with LCTF/-i:

Rating	1 st year	Thereafter
R1 - R3	B - 2.70% p.a.	B - 2.50% p.a.
R4	B - 2.50% p.a.	B - 2.45% p.a.

- Biz > 3 years
- Malaysian owned biz
- More than 2 years CCRIS record (exclude CC) for borrower/director

*Final assessment to be made with full documents provided to be made with full documents provided

Note:

- Only entitled for operating company, completed property
- Refinancing