

**EXIM BANK'S TARGETED REPAYMENT/ PAYMENT ASSISTANCE (TRA)
UNDER THE PAKEJ PERLINDUNGAN RAKYAT DAN PEMULIHAN EKONOMI (PEMULIH)**

FREQUENTLY ASKED QUESTIONS (FAQS)

No	Question	Answer
1.	What are the objectives of TRA	<ul style="list-style-type: none"> ▪ Enable customers affected by movement control restrictions to receive prompt assistance. ▪ Addresses operational frictions that impede the ability of EXIM Bank to render prompt assistance to customers.
2.	When customer can submit the application	7 July 2021 until such time as movement control restrictions remain in place.
3.	How can I apply for the TRA	<p>You can submit a self-declaration with the selected option.</p> <p>Customers may opt-in for TRA through email repaymentassistance@exim.com.my , online form on the bank's website or via phone or contact the respective Relationship Manager.</p>
4.	Who is eligible for the TRA	EXIM Bank direct SME customers whose financial condition has been adversely affected by the pandemic.
5.	What are the eligible facilities under TRA	<ul style="list-style-type: none"> ▪ Any credit/financing facilities where payments of principal or interest/profit are either scheduled at fixed intervals or to be settled in a one-off lump sum payment. ▪ Any credit/financing facilities approved on or before 30 June 2021 and remain performing (not in arrears exceeding 90 days as at the date of application by customer).
6.	How long is the TRA	Maximum 6 months with the options specified below.
7.	What are the available options under the TRA	<p>The following assistance will be available to eligible customers with eligible facilities upon selection of assistance required by the customer:</p> <ul style="list-style-type: none"> ▪ "Option 1": 6-month deferment of instalments or ▪ "Option 2": 50% reduction in instalments in 6 months. EXIM Bank will not compound any interest/profit or charge penalty interest/profit rates.
8.	Who is not eligible for the TRA	<ul style="list-style-type: none"> ▪ EXIM Bank direct SME customer businesses that are subject to a winding-up process. ▪ EXIM Bank direct SME customer credit facility with arrears exceeding 90 days as at the date of application by customer. ▪ EXIM Bank SME/non-SME customers requesting for specific repayment/ payment assistance request other than Option 1 and Option 2 above (example: request for 12 months moratorium) ▪ Existing EXIM Bank customers undergoing rescheduling and restructuring exercise.

No	Question	Answer
9.	What is the effect if I take up the TRA from EXIM Bank?	It is important that you be aware the TRA will result in additional borrowing/financing costs as your loan/ financing tenure will be lengthened or your repayment/ payment amount could increase.
10.	Can EXIM Bank enquire about the customer's financial situation for this TRA application?	EXIM Bank may follow up with customers to enquire about their financial situation after repayment assistance has been granted. This would facilitate EXIM Bank's internal assessments moving forward, such as on provisioning, credit risk management and future requests for repayment assistance.
11.	How would I know if my application is being reviewed by EXIM Bank?	Upon receipt of your application, an email will be sent to you acknowledging receipt of your submission.
12.	When will I know the outcome for my application?	We aim to provide the result within 14 calendar days upon receiving your complete application . However, there may be a delay if we are experiencing a high volume of requests.

Note:

- This FAQ is subject to change by EXIM Bank from time to time and wherever there may be inconsistency with BNM direction, the BNM's direction shall prevail.

The Small and Medium Enterprises (SMEs) customers definition are as follows:

1. Definition by categories and size of operations

Category	Micro	Small	Medium
Manufacturing	Sales turnover not exceeding RM300,000 OR full-time employees not exceeding 5	Sales turnover from RM300,000 to less than RM15 million OR full-time employees from 5 to less than 75	Sales turnover from RM15 million to not exceeding RM50 million OR full-time employees from 75 to not exceeding 200
Services & Other Sectors		Sales turnover from RM300,000 to less than RM3 million OR full-time employees from 5 to less than 30	Sales turnover from RM3 million to not exceeding RM20 million OR full-time employees from 30 to not exceeding 75

2. Detail definition

Sector classification	Details
Manufacturing	Physical or chemical transformation of materials or components into new products.
Services	All services including distributive trade; hotels and restaurants; business, professional and ICT services; private education and health; entertainment; financial intermediation; and manufacturing-related services such as research and development (R&D), logistics, warehouse, engineering etc.
Others	The remaining 3 key economic activities, namely: <ul style="list-style-type: none"> i. Primary Agriculture <ul style="list-style-type: none"> - Perennial crops (e.g. rubber, oil palm, cocoa, pepper etc.) and cash crops (e.g. vegetables, fruits etc.) - Livestock - Forestry & logging - Marine fishing - Aquaculture ii. Construction <ul style="list-style-type: none"> - Infrastructure - Residential & non-residential - Special trade iii. Mining & quarrying

3. Qualifying criteria

- 3.1 **Sales turnover** refers to total revenue including other incomes.
- 3.2 **Full-time employees** include all paid workers working for at least 6 hours a day and 20 days a month; or at least 120 hours a month. Full-time workers also include foreign and contract workers. However, the definition excludes working proprietors, active business partners and unpaid family members or friends who are working in the business and do not receive regular wages.
- 3.3 **'OR' basis** means that a business will need to satisfy **either one of the two criteria** used in the definition (whichever is lower).

4. Other criteria

- 4.1 **If a business can fulfil either one criteria across different sizes of operation, then the smaller size will be applicable.** For example if a firm's sales turnover falls under microenterprise but employment falls under small, the business will be deemed as a microenterprise.
- 4.2 If a business **exceeds the threshold** set under both criteria for **2 consecutive years** (based on its financial year/ accounting period) then it **can no longer be deemed as SMEs**. Similarly, a business that is previously large can become an SME if it fulfils the qualifying criteria of SMEs for **2 consecutive years**.

Meanwhile, the following will not be deemed as SMEs and also do not qualify for Government assistance:

- 4.3 **Public-listed companies in the main board** such as Bursa Malaysia or main bourses in other countries.
- 4.4 **Subsidiaries of the following entities:**
 - 4.4.1 Public-listed companies in the main board.
 - 4.4.2 Large firms, multinational corporations (MNCs), Government-linked companies (GLCs), Syarikat Menteri Kewangan Diperbadankan (MKDs) and State-owned enterprises.