



Details	Special Relief Facility (SRF)
<b>Allocation</b>	RM5 billion
<b>Objective</b>	Alleviate short-term cash flow problems faced by SMEs adversely affected by the COVID-19 outbreak
<b>Eligibility</b>	Malaysian SMEs <sup>[1]</sup> adversely affected by COVID-19
<b>Purpose</b>	Working capital
<b>Financing rate</b>	Up to 3.50% p.a. (inclusive of any guarantee fee)
<b>Maximum financing amount</b>	RM1 million per SME
<b>Maximum tenure</b>	5.5 years, including 6 months moratorium on repayments
<b>Availability</b>	6 Mar 2020 to 31 Dec 2020

[1] SME definition by SME Corp, with at least 51% shares held by Malaysians.

## Terms and Condition

- The funding is subject to Bank Negara Malaysia's approval and availability of the Scheme funds. In the event that the Scheme funds are not approved or not available, the Bank reserves the right to revise the terms and conditions including the financing rate.
- The above offer is subject to the Syarikat Jaminan Perbiayaan Perniagaan ("SJPP") or Credit Guarantee Corporation ("CGC") giving its confirmation of guarantee cover. In the event that the guarantee cover is not obtained or cancelled for any reason(s) whatsoever, the offer is deemed null and void.
- In the event that the guarantee cover is approved on a reduced guarantee cover basis, the Bank shall review and restructure your application under revised terms and conditions including but not limited to the amounts and tenor, the security/ support and also the profit/interest rates and commissions on a mutually agreeable basis.
- The Bank reserves the right to vary and/or impose any terms and conditions as and when required under the Schemes.
- The Bank reserves the right to recall the facility if it is not used for the intended purpose.