

# Maybank Islamic Berhad

## ELIGIBLE SECTORS

All sectors as listed on page 3 of the e-booklet, except for tourism accommodation premises and money changing operators

## PURPOSE OF FINANCING

For working capital only  
Not for refinancing of existing credit/financing facilities

## FINANCING AMOUNT

SMEs: Up to RM300k per SME; and  
Micro enterprises: Up to RM75k per micro enterprise  
The common limit will apply for SMEs' associate companies with common shareholding of more than 20%

## FINANCING RATE

3.5% p.a. (inclusive of guarantee fee)

## TYPE OF FINANCING

Term financing

## FINANCING TENURE (inclusive of repayment deferment)

For SMEs - up to 7 years  
For micro enterprises - up to 5 years

## REPAYMENT DEFERMENT

6 months  
Profit charged will be accrued during the 6 months repayment deferment. The amount will be knocked - off against payment made by the customer after the repayment deferment period. Thereafter, the amount will reduce the principal balance

## DOCUMENTATION REQUIRED

- Latest 6 months bank statements
- Copy of directors' identity card
- Business registration related documents
- Audited/management accounts of the last 2 financial years

## OTHER REQUIREMENTS

Business in operation for a minimum of 3 years  
Customer with turnover of up to RM25 million  
Positive net worth company (for negative net worth company, they are allowed to increase paid up capital prior to disbursement of financing)  
Recipients of Special Relief Facility (SRF) and / or PENJANA SME Financing (PSF) are not eligible

## CONTACT DETAILS

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