KEMENTERIAN PELANCONGAN, SENI DAN BUDAYA MALAYSIA

penjana

Pelan Jana Semula Ekonomi Negara

Support SMEs in the TOURISM SECTORS by preserving capacity and assisting SMEs to undertake the necessary investments to adjust and remain viable during COVID-19 pandemic.

PENJANA TOURISM FINANCING

ELIGIBLE SECTORS

1 CORE TOURISM

- Tourism accommodation premises (e.g. budget hotels, registered homestays, chalets and resorts)
- Travel agencies & tour operators
- Transportation for tourists (e.g. bus, boat and car rental operators)

2 TOURISM-RELATED SECTORS

- Medical tourism
- MICE (Meetings, Incentives, Conferences, Exhibitions) ecosystem
- Money services businesses – applicable to money changing operators who mainly serve inbound and outbound tourists
- Capacity building institutions which are primarily set up to provide tourism related courses/training
- Tourism-related retail, recreation and wellness which can justify significant reliance on tourists

12 BANKS

AFFINBANK, AFFINISLAMIC, BANK ISLAM, ALLIANCE BANK, ALLIANCE ISLAMIC BANK, Bank Muamalat, BSN, Maybank Islamic, CIMB BANK, CIMB ISLAMIC, PUBLIC BANK, PUBLIC ISLAMIC BANK, AmBank, AmBank Islamic, HongLeong Bank, HongLeong Islamic Bank, RHB Bank, RHB Islamic, SME BANK

- SMEs can now utilise up to 50% of the PTF financing amount obtained to refinance existing business financing* from financial institutions and other sources including credit/ leasing companies.
- Recipients of Special Relief Facility (SRF) or PENJANA SME Financing (PSF) are eligible to apply.

*Existing business financing excludes financing obtained under BNM's Fund for SMEs.



FINANCING AMOUNT

UP TO **RM500,000** FOR SMEs

*Note: A collective financing limit is applicable for SMEs with common shareholder(s) of equal to or more than 20% shareholding.

UP TO **RM75,000** FOR MICROENTERPRISES

FINANCING RATE UP TO 3.5% p.a.

REPAYMENT DEFERMENT MINIMUM 6 MONTHS

Option: SMEs can make interest/profit-only payments for an additional period of 12 months

FINANCING TENURE UP TO 7 YEARS

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