



KEMENTERIAN PELANCONGAN,
SENI DAN BUDAYA MALAYSIA

penjana

Pelan Jana Semula Ekonomi Negara

PENJANA TOURISM FINANCING

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.

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



- SMEs can now utilise up to 50% of the PTF financing amount obtained to refinance existing business financing*
- Recipients of Special Relief Facility (SRF) or PENJANA SME Financing (PSF) are eligible to apply

*Note: Refinancing of existing business financing under BNM's Fund for SMEs is not allowed



FINANCING AMOUNT

UP TO RM300,000

FOR SMEs

UP TO RM75,000

FOR MICROENTERPRISES

FINANCING RATE UP TO

3.5%

REPAYMENT DEFERMENT

MINIMUM 6 MONTHS

FINANCING TENURE UP TO

7 YEARS