

COMPARATIVE TABLE ON PEMBIAYAAN MIKRO PRODUCT FEATURES (2020)

FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE BANK	AMBANK	CIMB BANK	BANK ISLAM	BANK MUAMALAT	MAYBANK	PUBLIC BANK	UNITED OVERSEAS BANK
Product Name	<ul style="list-style-type: none"> •Agro Modal Usahawan 1 Malaysia-i (AGRO MUS1M-i) (Islamic) •Agro TERAS/Nisaa'-i 	<ul style="list-style-type: none"> •Skim Pembiayaan Mikro-i (MUsK) (Modal Usahawan Kecil) •Skim Pembiayaan Mikro-i (MUsK) MEF (Micro Enterprise Fund) •Skim Pembiayaan Mikro-i (MUsK) Individu •Skim Pembiayaan Mikro-i (MUsK) Tanpa Panel 	•BSN Micro/i	<ul style="list-style-type: none"> •Cash Vantage Personal Financing-i (Islamic) •Cash First Personal Loan (Conventional) 	•AmMikro Plus (Conventional)	•Xpress Cash Financing-i (Islamic)	•iTEKAD Microfinancing	•Muamalat Term Financing (Tawarruq) (BNM Micro)	•SME Micro Financing (Conventional & Islamic)	<ul style="list-style-type: none"> •PBMicro Finance (Conventional) •Term Financing-i/Micro Enterprise Fund (Unsecured) 	•Easi Cash (Conventional)
Loan Size	•RM1,000 – RM50,000	•RM1,000 – RM50,000	•RM5,000 – RM50,000	•RM5,000 – RM50,000	•RM5,000 – RM50,000	•RM3,000 – RM50,000	•RM5,000 - RM50,000	•RM5,000 – RM50,000	•RM20,000 – RM50,000	•RM3,000 – RM50,000	•RM5,000 – RM50,000
Purpose of financing	<ul style="list-style-type: none"> •Working capital •Capital expenditure 	<ul style="list-style-type: none"> •Working capital •Capital expenditure 	<ul style="list-style-type: none"> •Working capital •Capital expenditure 	<ul style="list-style-type: none"> •Working capital •Capital expenditure 	<ul style="list-style-type: none"> •Working capital •Capital expenditure 	<ul style="list-style-type: none"> •Working capital •Capital expenditure 	<ul style="list-style-type: none"> •Working capital •Capital expenditure 	<ul style="list-style-type: none"> •Working capital •Capital expenditure 	<ul style="list-style-type: none"> •Working capital 	<ul style="list-style-type: none"> •Working capital •Capital expenditure 	<ul style="list-style-type: none"> •Working capital •Capital expenditure
Tenure	•3 months – 5 years	•1 month – 5 years	•1 – 5 years	•12 – 84 months	•1 – 5 years	•6 months – 5 years	•1 year - 5 years	•3 months – 7 years	•1 – 5 years	•1 – 5 years	•1 – 5 years
Financing Rate per annum (as per advertised)	• Flat Rate 7.92%	•Flat Rate 8.25% – 14.55%	• 6.38% -11.26%	•Flat Rate 9.28% – 14.78%	<p><u>Plan A: Loan Amount RM5K- <RM20K</u></p> <ul style="list-style-type: none"> •BNM Fund: 2% per month (24% p.a.) •Internal Fund: 2.5% per month (30% p.a.) <p><u>Plan B: Loan Amount RM20K- RM50K</u></p> <ul style="list-style-type: none"> •BNM Fund: BR+ 4.35% •Internal Fund: BR + 4.60% 	•Flat Rate 18% - 21%	•MEF : Fixed rate 4.0% per annum	•10% per annum	•10% - 13% per annum (monthly rest)	•MEF : Flat rate 1.50% – 2.00% (per month)	•Flat Rate 9.99% - 11.99%

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Committed Approval time (from submission of full documentation)	•6 working days	•5 – 10 working days	•6 working days (subject to complete documentation)	•2 working days	•7 working days	•2 working days	•6 working days	•6 working days	•2 – 6 working days	•6 working days	•4 - 5 working days
Eligible Economic Sector	<ul style="list-style-type: none"> •Agro-based Industries and related services and manufacturing activities •Cottage enterprises 	<ul style="list-style-type: none"> •Services •Retailing & trade •Manufacturing 	<ul style="list-style-type: none"> •Manufacturing •Retailing/wholesale •Services 	•All sectors	<ul style="list-style-type: none"> •Retail •Services & trade •Manufacturing 	•All sectors	•All sectors	•All sectors	•All sectors / selected sectors based on products	<ul style="list-style-type: none"> •Agriculture •Services & trade •Manufacturing 	•All sectors
Eligibility	<ul style="list-style-type: none"> •Micro enterprises •Individuals •Age between 21 – 65 years old on the date of application •With at least 6 months business / project experience •Have valid business license / permit / registration •Place of residence close to business / project site 	<ul style="list-style-type: none"> •Members of cooperatives and Hawkers and Petty Traders Association •Self-employed individual •Full-time Micro enterprises •Age between 18 - 65 years old •Belongs to a self-help group (SHG) •At least with 2 years business experience •Place of residence is within the business vicinity •Have valid business license / permit / registration 	<ul style="list-style-type: none"> •Self-employed individuals •Micro enterprises •Age between 21 - 60 years old •Have valid business license / permit / registration •Have been in business continuously for at least 2 years •Applicant operates the business on full-time basis 	<ul style="list-style-type: none"> •Self-employed individuals •Minimum 2 years in business •Has valid business registration •Age between 21 – 65 	<ul style="list-style-type: none"> •Individuals / sole proprietors / partnerships / private limited companies •Aged between 18 – 60 years old (age limit at maturity date) •At least with 3 years of business experience •Has valid business registration 	<ul style="list-style-type: none"> •Individuals / sole proprietors/partnerships/private limited companies (Micro enterprises) •Age between 21 – 60 years old •Minimum gross monthly income of RM800 •Employment more than 6 months / Active in business for more than 6 months 	<ul style="list-style-type: none"> • Micro enterprise (sole proprietor and partnership) • Registered with companies Commission of Malaysia or statutory bodies • Minimum 1 year in business • Age between 21 to 60 years • Concurred by Bank's approved Implementation Partners 	<ul style="list-style-type: none"> • Companies registered with Companies Commission of Malaysia • Min 3 years in operation • Existing Current Account Customer with at least 6 months relationship. 	<ul style="list-style-type: none"> •Companies registered with Companies Commission of Malaysia •Min 3 years in operation •At least 2 years banking relationship (borrowing & non-borrowing) with Maybank & 3 years with other FIs 	<ul style="list-style-type: none"> •Micro enterprises •Self-employed individuals •Aged between 25 – 60 years old •Companies registered with Companies Commission of Malaysia •Have valid business license / permit •Business must be owner operated and on a full-time basis •Have permanent residential address •Have relevant business experience 	<ul style="list-style-type: none"> •Self-employed individuals •Age between 21 – 55 years old •Minimum of RM36,000 yearly income •Minimum 2 years consecutively in the same business

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Common Documents Required	<ul style="list-style-type: none"> •Applicant identity card •Proof of business operations (e.g. business registration / license / permit) •Proof of income (e.g. bank statement, sales record) •Utility bills •Other relevant documents 	<ul style="list-style-type: none"> •Applicant identity card •Proof of business operations (e.g. business registration / license / permit) •Proof of income (e.g. bank statement, sales record) •Recommendation letter from panel cooperatives and self-help group members 	<ul style="list-style-type: none"> •Identity card (borrower and spouse) •Proof of business operations (e.g. valid business registration / license / permit) •Proof of income (e.g. sales record, bank statements for the past 6 months) •Operating permits / licenses (applicable only to specific industries such as transportation, rice trading etc) •Utility bills •Other relevant documents 	<ul style="list-style-type: none"> •Applicant identity card •Proof of business operations (e.g. business registration / license / permit) •Proof of income by copy of latest 6 months bank statement OR •Latest Borang B verified against tax receipt OR •Latest EPF Statement •Other relevant documents 	<ul style="list-style-type: none"> •Applicant identity card •Proof of business operations (e.g. business registration / license / permit) •Proof of income (e.g. bank statement) •Utility bills •Other relevant documents 	<ul style="list-style-type: none"> •Applicant identity card •Proof of business operations (e.g. business registration / license / permit) •Proof of income (e.g. bank statement) •Other relevant documents 	<ul style="list-style-type: none"> •Applicant identity card •Business information (e.g. business type, address, annual income, owner's information, number of workers) •Proof of income (e.g. income tax form B, latest 6 months bank statement) •Utilities bill •Other relevant documents 	<ul style="list-style-type: none"> •Business registration •Latest 2 years Audited Account / Management Account / Simplified Management Account •Copy of latest 6 months bank statement •Other relevant documents 	<ul style="list-style-type: none"> •Proof of income (e.g. latest 6 months bank statement, Income Tax statement) •3 years banking relationship with any FIs •Business registration •Latest 2 years Audited Account / Management Account / Simplified Management Account •Other relevant documents 	<ul style="list-style-type: none"> •Applicant identity card •Proof of business operations (e.g. business registration / license / permit) •Proof of income (e.g. bank statement) •Utility bills •Other relevant documents 	<ul style="list-style-type: none"> •Applicant identity card •Latest Form B/BE - with tax receipt •Latest 6 months bank statements reflecting business turnover •Form 9&24 or Business Registration Certificate
Public Hotline Numbers	<ul style="list-style-type: none"> •HQ 03-27311600 ext: 2033/ 2034/ 2035/ 2036/ 2041/ 2064/ 2042 •Kuala Lumpur 03-2691 2754 •Shah Alam 03-5519 8250 	<ul style="list-style-type: none"> •Headquarters 03-26129600 •Direct Line •03-26129794 •03-26124176 •03-26153111 •03-26129712 •03-26120975 •03-26153189 •State 	<ul style="list-style-type: none"> •Kuala Lumpur 03-21623222 ext 15481 •Sabah 088-355600 ext 61789 •Sarawak 082-227888 ext 60406 	<ul style="list-style-type: none"> •Selangor 03-55169988 	<ul style="list-style-type: none"> •03 2178 3188 	<ul style="list-style-type: none"> •03-6204 7788 	<ul style="list-style-type: none"> •Contact Centre & Customer Care 03-26 900 900 	<ul style="list-style-type: none"> •1-300-88-8787 	<ul style="list-style-type: none"> •Customer Service (24 hours): 1-300-80-8668 	<ul style="list-style-type: none"> •1-800-22-9999 	<ul style="list-style-type: none"> •Kuala Lumpur 03-26128121 •Penang 04-2401121 •Johor Bahru 07-2881121

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	<ul style="list-style-type: none"> •Melaka 06-2811495 •Seremban 06-7639 541 •Butterworth 04-3314 539 •Johor Bahru 07-2344 761 •Ipoh 05-2548742 •Alor Star 04-7332545 •Kuala Terengganu 09-6222044 •Kota Bharu 09-7481211 •Kuantan 09-5158164 •Kota Kinabalu 088-288288 •Kuching 082-410126 	1300 80 5454	<ul style="list-style-type: none"> •Kedah 04-7740444 ext 30458 •Kelantan 09-7457070 ext 57232 •Selangor 03-55198333 ext 20234 •Johor 07-2083555 ext 43651 •Pahang 09-5650565 ext 50531 •Terengganu 09-6200400 ext 52504 •Melaka 06-2895800 ext 45844 •Penang 04-2226400 ext 36595 •Perak 05-2452222 ext 32329 •Negeri Sembilan 06-7686500 ext 46529 								<ul style="list-style-type: none"> •Kuching 082-287121 •Kota Kinabalu 088-477121

Note: *Pembiayaan Mikro* products are available at all Participating Financial Institutions' branches that display the national *Pembiayaan Mikro* logo.