



Supporting SMEs through the Conflict in the Middle East: **SME Stabilisation Relief Facility (SME SRF)**

BNM's SME SRF aims to provide timely working capital support to help viable businesses sustain operations and navigate a period of uncertainty

Features of SME Stabilisation Relief Facility (SME SRF)

Financing size

Up to
RM750,000

Financing rate

Up to **3.75% p.a.**
inclusive of guarantee
fee of 0.5% p.a.

Maximum tenure

Up to **5 years**

Objective

Provide short-term financial relief and alleviate cash flow constraints faced by SMEs during periods of economic disruption

Eligibility criteria

Viable Malaysian¹ SMEs² materially affected (i.e. resulting in financial stress) by trade and supply chain disruptions from geopolitical conflict in the Middle East (beginning March 2026)

Financing purpose

Working capital (excludes refinancing)

Guarantee

Up to 80% guarantee coverage from either Credit Guarantee Corporation Malaysia Berhad (CGC) or Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP)

Application procedure

- Apply directly to participating financial institutions (PFI)
- Approval is subject to the PFIs' credit assessment

Availability

The facility remains available until 30 June 2027 or full utilisation, whichever is earlier

¹ At least 51% share of the ownership is held by Malaysians.

² Refers to micro, small and medium enterprises as defined by the Guidelines for SME Definition issued by SME Corporation Malaysia, accessible at the SME Corporation Malaysia website.

For more
information



BNM's Fund for SMEs: <https://www.bnm.gov.my/funds4sme>



BNM eLINK: <https://bnmlink.bnm.gov.my/>

An initiative by:



BANK NEGARA MALAYSIA
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Credit guarantee providers: