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* 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

FINANCING TENURE UP TO 7 YEARS

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

https://penjana.treasury.gov.my