

Supporting SMEs through the Middle East Conflict:

SME Stabilisation Relief Facility (SME SRF)

BNM's SME SRF aims to provides 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 Malaysian[1] SMEs[2] materially affected (i.e. resulting in financial stress) by trade and supply chain disruptions from geopolitical conflict in 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	Available from 15 May 2026 until 31 December 2026 (or until full utilisation)

[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 CENTRAL BANK OF MALAYSIA

Credit guarantee providers: CGC SJPP