BNM's Fund for SMEs
SME Stabilisation Relief Facility (SME SRF)
Frequently Asked Questions

SME Stabilisation Relief Facility (SME SRF)		
No.	**Question**	**Answer**
1.	**What is the SME SRF?**	• The SME SRF is a RM5 billion targeted relief facility under BNM's Fund for SMEs. It aims to provide timely working capital financing to small and medium enterprises (SMEs), including microenterprises, that are viable but materially affected by the ongoing geopolitical conflict in West Asia. • As certain SMEs may be experiencing temporary disruptions to operations and cash flow challenges, the SME SRF aims to provide short-term financial relief and alleviate cash flow constraints, thereby supporting affected businesses in sustaining operations. • The facility is available from 15 May 2026 to 31 December 2026, or until full utilisation, whichever earlier.
2.	**What are the key features of the SME SRF?**	• Key features of the SME SRF include: (i) Financing amount: Up to RM750,000[1] per SME; (ii) Financing tenure: Up to 5 years; (iii) Financing rate: Up to 3.75% p.a. (inclusive of guarantee fee of 0.5% p.a.); and (iv) Guarantee: Up to 80% guarantee coverage

[1] Related SMEs with common shareholding will be subject to separate maximum financing limits of RM750,000, provided that the SMEs employ separate workforces.

		from either Credit Guarantee Corporation Malaysia Berhad (CGC) or Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP).
3.	**Who is eligible to apply for the SME SRF?**	• Malaysian SMEs[2,3], including microenterprises, that are viable but materially affected by trade and supply chain disruptions arising from the geopolitical conflict in West Asia (beginning March 2026), may apply for the SME SRF through participating financial institutions (PFIs). • PFIs will assess each application on a case-by-case basis, and will work closely with SMEs to determine whether the business has been materially affected by the conflict. Key considerations constituting material impact include, the nature of business, as well as the extent of impact on any of the following: (i) Cashflow and liquidity buffers; (ii) Costs and margins; and (iii) Revenue.
4.	**How can SMEs know if they are eligible to apply for the SME SRF?**	• SMEs are advised to directly contact PFIs. PFIs will assess each application on a case-by-case basis, including whether SMEs are deemed materially affected by the conflict.
5.	**How can SMEs apply for the SME SRF?**	• SMEs may apply for the SME SRF directly through PFIs, comprising of commercial banks, Islamic banks and development financial institutions regulated by BNM.

2 Malaysian SMEs refer to SMEs with at least 51% shareholding/ownership by Malaysians.
3 SMEs in this document refers to micro, small and medium enterprises as defined in the Guideline for SME Definition issued by SME Corporation Malaysia, accessible at SME Corp's website.

		• Please refer to the list of PFIs on the BNM's Fund for SMEs page on the BNM website, which will be updated from time to time (https://www.bnm.gov.my/funds4sme).
6.	**Is the SME SRF open to only the existing customers of the PFIs?**	• The SME SRF is open to all eligible SMEs (please refer to question 3), regardless if they are an existing customer or new borrower.
7.	**Can SMEs apply for the SME SRF multiple times, with different PFIs?**	• Yes, SMEs may apply to multiple PFIs. However, the total financing approved across all PFIs is capped at RM750,000 per SME. • In the event an application to one PFI is not approved, the SME is free to apply for the facility with another PFI.
8.	**What are the financing purposes allowed?**	• Financing under the SME SRF is strictly for working capital purposes only. • Refinancing of existing credit/financing facilities is not allowed.
9.	**Is collateral required?**	• No. Given the guarantee cover, PFIs will not require collateral for financing under the SME SRF.
10.	**What documents should SMEs prepare for the application?**	• PFIs will inform applicants of the documents required to apply. • While requirements may vary by PFI, generally, PFIs may require the following documents to justify the applicants' viable track record: (i) Bank statements and transaction records; (ii) Account conduct data (i.e. CCRIS); and/or

		(iii) Audited financial statements or management accounts. • In addition, to determine material impact on the business, PFIs may request from the applicants: (i) Sales records, invoices, purchase orders; (ii) Supplier contracts and supplier correspondence evidencing cost increases, delivery delays, cancellations or deferments; and/or (iii) Stock movement records, and debtor or creditor ageing reports.
11.	**How long does the application processing by PFIs take?**	• The financial industry recognises the need to ensure funds swiftly reach affected SMEs. • To this end, PFIs will strive to approve applications within 7 business days, upon receiving complete documentation from SMEs.
12.	**What other support is available if my business is not eligible for the SME SRF?**	• SMEs with existing financing that anticipate or are already experiencing financial difficulties are encouraged to engage their financial institutions early to identify suitable solutions. These include repayment flexibility, restructuring or rescheduling of financing facilities, or other tailored support measures to help businesses remain viable. • SMEs may also seek financial advisory, financial education support and holistic debt repayment assistance from Agensi Kaunseling dan Pengurusan Kredit (AKPK) through programmes such as: (i) Debt Management Programme (DMP) for

		individuals and sole proprietors; and (ii) Small Debt Resolution Scheme (SDRS) for SMEs. • For new financing, SMEs are encouraged to engage with financial institutions to better understand the range of viable financing options available, including: (i) Skim Pembiayaan Mikro (https://www.bnm.gov.my/microfinance) for microfinancing; (ii) PENJANA Tourism Financing Facility for SMEs involved in tourism activities; and (iii) financial institution-specific program lending. • SMEs may also visit imSME (https://imsme.com.my/business-financing), a one-stop digital financing platform by CGC, that enables SMEs to browse, compare, and apply for financing from multiple PFIs online.

Bank Negara Malaysia
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