

**COMPARATIVE TABLE ON PEMBIAYAAN MIKRO PRODUCT FEATURES (2019)**

| FEATURES                                     | AGROBANK   | BANK RAKYAT  | BANK SIMPANAN NASIONAL  | ALLIANCE BANK  | AMBANK  | CIMB BANK  | BANK MUAMALAT   | MAYBANK   | PUBLIC BANK  | UNITED OVERSEAS BANK   |
|--|--|--|---|--|---|--|---|---|--|--|
| Product Name                                 | <ul style="list-style-type: none"> <li>•Agro Modal Usahawan 1 Malaysia-i (AGRO MUS1M-i) (Islamic)</li> <li>•Agro TERAS/Nisaa'-i</li> </ul> | <ul style="list-style-type: none"> <li>•Skim Pembiayaan Mikro-i (MUsK) (Modal Usahawan Kecil)</li> <li>•Skim Pembiayaan Mikro-i (MUsK) MEF (Micro Enterprise Fund)</li> <li>•Skim Pembiayaan Mikro-i (MUsK) Individu</li> <li>•Skim Pembiayaan Mikro-i (MUsK) Tanpa Panel</li> </ul> | <ul style="list-style-type: none"> <li>•BSN Micro (Conventional)</li> <li>•BSN Micro-i (Islamic)</li> </ul> | <ul style="list-style-type: none"> <li>•Cash Vantage Personal Financing-i (Islamic)</li> <li>•Cash First Personal Loan (Conventional)</li> </ul> | <ul style="list-style-type: none"> <li>•AmMikro Plus (Conventional)</li> </ul>  | <ul style="list-style-type: none"> <li>•Xpress Cash Financing-i (Islamic)</li> </ul>             | <ul style="list-style-type: none"> <li>•Muamalat Term Financing (Tawarruq) (BNM Micro)</li> </ul> | <ul style="list-style-type: none"> <li>•SME Micro Financing (Conventional &amp; Islamic)</li> </ul> | <ul style="list-style-type: none"> <li>•PBMicro Finance (Conventional)</li> <li>•Term Financing-i/Micro Enterprise Fund (Unsecured)</li> </ul> | <ul style="list-style-type: none"> <li>•Easi Cash (Conventional)</li> </ul>                      |
| 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   | •RM20,000 – RM50,000  | •RM3,000 – RM50,000  | •RM5,000 – RM50,000  |
| Purpose of financing                         | <ul style="list-style-type: none"> <li>•Working capital</li> <li>•Capital expenditure</li> </ul>   | <ul style="list-style-type: none"> <li>•Working capital</li> <li>•Capital expenditure</li> </ul>   | <ul style="list-style-type: none"> <li>•Working capital</li> <li>•Capital expenditure</li> </ul>            | <ul style="list-style-type: none"> <li>•Working capital</li> <li>•Capital expenditure</li> </ul>   | <ul style="list-style-type: none"> <li>•Working capital</li> <li>•Capital expenditure</li> </ul>  | <ul style="list-style-type: none"> <li>•Working capital</li> <li>•Capital expenditure</li> </ul> | <ul style="list-style-type: none"> <li>•Working capital</li> <li>•Capital expenditure</li> </ul>  | <ul style="list-style-type: none"> <li>•Working capital</li> <li>•Capital expenditure</li> </ul>    | <ul style="list-style-type: none"> <li>•Working capital</li> <li>•Capital expenditure</li> </ul>   | <ul style="list-style-type: none"> <li>•Working capital</li> <li>•Capital expenditure</li> </ul> |
| Tenure                                       | •3 months – 5 years  | •1 month – 5 years   | •1 – 5 years  | •12 – 84 months  | •1 – 5 years  | •6 months – 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%  | •Flat Rate 6.38% -17%   | •Flat Rate 9.28% – 14.78%  | <p><u>Plan A: Loan Amount RM5K- &lt;RM20K</u></p> <ul style="list-style-type: none"> <li>•BNM Fund: 2% per month (24% p.a.)</li> <li>•Internal Fund: 2.5% per month (30% p.a.)</li> </ul> <p><u>Plan B: Loan Amount RM20K- RM50K</u></p> <ul style="list-style-type: none"> <li>•BNM Fund: BR+ 4.35%</li> <li>•Internal Fund: BR + 4.60%</li> </ul> | •Flat Rate 18% - 21%   | •10% per annum  | •10% - 13% per annum (monthly rest)   | •MEF : Flat rate 1.50% – 2.00% (per month)   | •Flat Rate 9.99% - 11.99%  |
| Committed                                    | •6 working days  | •5 – 10 working  | •6 working days   | •2 working days  | •7 working days   | •2 working days  | •6 working days   | •2 – 6 working days   | •6 working days  | •4 - 5 working days  |

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| FEATURES  | AGROBANK   | BANK RAKYAT   | BANK SIMPANAN NASIONAL  | ALLIANCE BANK  | AMBANK  | CIMB BANK  | BANK MUAMALAT  | MAYBANK  | PUBLIC BANK   | UNITED OVERSEAS BANK  |
|---|--|---|---|--|---|--|--|--|---|---|
| Approval time (from submission of full documentation) |  | days  |   |  |   |  |  |  |   |   |
| Eligible Economic Sector                              | <ul style="list-style-type: none"> <li>•Agro-based Industries and related services and manufacturing activities</li> <li>•Cottage enterprises</li> </ul>   | <ul style="list-style-type: none"> <li>•Services</li> <li>•Retailing &amp; trade</li> <li>•Manufacturing</li> </ul>   | <ul style="list-style-type: none"> <li>•Manufacturing</li> <li>•Retailing/wholesale</li> <li>•Services</li> </ul>   | •All sectors   | <ul style="list-style-type: none"> <li>•Retail</li> <li>•Services &amp; trade</li> <li>•Manufacturing</li> </ul>  | •All sectors   | •All sectors   | •All sectors / selected sectors based on products  | <ul style="list-style-type: none"> <li>•Agriculture</li> <li>•Services &amp; trade</li> <li>•Manufacturing</li> </ul>   | •All sectors  |
| Eligibility   | <ul style="list-style-type: none"> <li>•Micro enterprises</li> <li>•Individuals</li> <li>•Age between 21 – 65 years old on the date of application</li> <li>•With at least 6 months business / project experience</li> <li>•Have valid business license / permit / registration</li> <li>•Place of residence close to business / project site</li> </ul> | <ul style="list-style-type: none"> <li>•Members of cooperatives and Hawkers and Petty Traders Association</li> <li>•Self-employed individual</li> <li>•Full-time Micro enterprises</li> <li>•Age between 18 - 65 years old</li> <li>•Belongs to a self-help group (SHG)</li> <li>•At least with 2 years business experience</li> <li>•Place of residence is within the business vicinity</li> <li>•Have valid business license / permit / registration</li> </ul> | <ul style="list-style-type: none"> <li>•Self-employed individuals</li> <li>•Micro enterprises</li> <li>•Age between 21 - 60 years old</li> <li>•Have valid business license / permit / registration</li> <li>•Have been in business continuously for at least 2 years</li> <li>•Applicant operates the business on full-time basis</li> </ul> | <ul style="list-style-type: none"> <li>•Self-employed individuals</li> <li>•Minimum 2 years in business</li> <li>•Has valid business registration</li> <li>•Age between 21 – 65</li> </ul> | <ul style="list-style-type: none"> <li>•Individuals / sole proprietors / partnerships / private limited companies</li> <li>•Aged between 18 – 60 years old (age limit at maturity date)</li> <li>•At least with 3 years of business experience</li> <li>•Has valid business registration</li> </ul> | <ul style="list-style-type: none"> <li>•Individuals / sole proprietors/partnerships/private limited companies (Micro enterprises)</li> <li>•Age between 21 – 60 years old</li> <li>•Minimum gross monthly income of RM800</li> <li>•Employment more than 6 months / Active in business for more than 6 months</li> </ul> | <ul style="list-style-type: none"> <li>• Companies registered with Companies Commission of Malaysia</li> <li>• Min 3 years in operation</li> <li>• Existing Current Account Customer with at least 6 months relationship.</li> </ul> | <ul style="list-style-type: none"> <li>•Companies registered with Companies Commission of Malaysia</li> <li>•Min 3 years in operation</li> <li>•At least 2 years banking relationship (borrowing &amp; non-borrowing) with Maybank &amp; 3 years with other FIs</li> </ul> | <ul style="list-style-type: none"> <li>•Micro enterprises</li> <li>•Self-employed individuals</li> <li>•Aged between 25 – 60 years old</li> <li>•Companies registered with Companies Commission of Malaysia</li> <li>•Have valid business license / permit</li> <li>•Business must be owner operated and on a full-time basis</li> <li>•Have permanent residential address</li> <li>•Have relevant business experience</li> </ul> | <ul style="list-style-type: none"> <li>•Self-employed individuals</li> <li>•Age between 21 – 55 years old</li> <li>•Minimum of RM36,000 yearly income</li> <li>•Minimum 2 years consecutively in the same business</li> </ul> |

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|---------------------------|--|---|---|--|--|--|--|---|--|--|
| Common Documents Required | <ul style="list-style-type: none"> <li>•Applicant identity card</li> <li>•Proof of business operations (e.g. business registration / license / permit)</li> <li>•Proof of income (e.g. bank statement, sales record)</li> <li>•Utility bills</li> <li>•Other relevant documents</li> </ul>   | <ul style="list-style-type: none"> <li>•Applicant identity card</li> <li>•Proof of business operations (e.g. business registration / license / permit)</li> <li>•Proof of income (e.g. bank statement, sales record)</li> <li>•Recommendation letter from panel cooperatives and self-help group members</li> </ul> | <ul style="list-style-type: none"> <li>•Applicant identity card (borrower and spouse)</li> <li>•Proof of business operations (e.g. valid business registration / license / permit)</li> <li>•Proof of income (e.g. sales record, bank statements for the past 6 months)</li> <li>•Operating permits / licenses (applicable only to specific industries such as transportation, rice trading etc)</li> <li>•Utility bills</li> <li>•Other relevant documents</li> </ul>                                  | <ul style="list-style-type: none"> <li>•Applicant identity card</li> <li>•Proof of business operations (e.g. business registration / license / permit)</li> <li>•Proof of income by copy of latest 6 months bank statement OR</li> <li>•Latest Borang B verified against tax receipt OR</li> <li>•Latest EPF Statement</li> <li>•Other relevant documents</li> </ul> | <ul style="list-style-type: none"> <li>•Applicant identity card</li> <li>•Proof of business operations (e.g. business registration / license / permit)</li> <li>•Proof of income (e.g. bank statement)</li> <li>•Utility bills</li> <li>•Other relevant documents</li> </ul> | <ul style="list-style-type: none"> <li>•Applicant identity card</li> <li>•Proof of business operations (e.g. business registration / license / permit)</li> <li>•Proof of income (e.g. bank statement)</li> <li>•Other relevant documents</li> </ul> | <ul style="list-style-type: none"> <li>•Business registration</li> <li>•Latest 2 years Audited Account / Management Account / Simplified Management Account</li> <li>•Copy of latest 6 months bank statement</li> <li>•Other relevant documents</li> </ul> | <ul style="list-style-type: none"> <li>•Proof of income (e.g. latest 6 months bank statement, Income Tax statement)</li> <li>•3 years banking relationship with any FIs</li> <li>•Business registration</li> <li>•Latest 2 years Audited Account / Management Account / Simplified Management Account</li> <li>•Other relevant documents</li> </ul> | <ul style="list-style-type: none"> <li>•Applicant identity card</li> <li>•Proof of business operations (e.g. business registration / license / permit)</li> <li>•Proof of income (e.g. bank statement)</li> <li>•Utility bills</li> <li>•Other relevant documents</li> </ul> | <ul style="list-style-type: none"> <li>•Applicant identity card</li> <li>•Latest Form B/BE - with tax receipt</li> <li>•Latest 6 months bank statements reflecting business turnover</li> <li>•Form 9&amp;24 or Business Registration Certificate</li> </ul> |
| Public Hotline Numbers    | <ul style="list-style-type: none"> <li>•HQ<br/>03-2731 1600<br/>ext: 2033/ 2034/ 2035/ 2036/ 2041/ 2064/ 2042</li> <li>•Kuala Lumpur<br/>03-2691 2754</li> <li>•Shah Alam<br/>03-5519 8250</li> <li>•Melaka<br/>06-2811495</li> <li>•Seremban<br/>06-7639 541</li> <li>•Butterworth<br/>04-3314 539</li> <li>•Johor Bahru<br/>07-2344 761</li> <li>•Ipoh<br/>05-2548742</li> <li>•Alor Star<br/>04-7332545</li> <li>•Kuala Terengganu<br/>09-6222044</li> <li>•Kota Bharu<br/>09-7481211</li> <li>•Kuantan<br/>09-5158164</li> <li>•Kota Kinabalu<br/>088-288288</li> <li>•Kuching<br/>082-410126</li> </ul> | <ul style="list-style-type: none"> <li>•Headquarters<br/>03-26129600</li> <li>•Direct Line<br/>•03-26129794<br/>•03-26124176<br/>•03-26153111<br/>•03-26129712<br/>•03-26120975<br/>•03-26153189</li> <li>•State<br/>1300 80 5454</li> </ul>  | <ul style="list-style-type: none"> <li>•Kuala Lumpur<br/>03-2028 3222</li> <li>•Selangor<br/>03-5543 3000</li> <li>•Sabah<br/>088-355 600</li> <li>•Sarawak<br/>082-227 800</li> <li>•Kelantan<br/>09- 745 7070</li> <li>•Johor<br/>07-208 3555</li> <li>•Pahang<br/>09-565 0565</li> <li>•Terengganu<br/>09-6200 400</li> <li>•Melaka<br/>06-289 5800</li> <li>•Penang<br/>04-222 6400</li> <li>•Perak<br/>05-245 2222</li> <li>•N.Sembilan<br/>06-768 6500</li> <li>•Kedah<br/>04-7740 444</li> </ul> | •Selangor<br>03-55169988   | •03 2178 3188  | •03-6204 7788  | •1-300-88-8787   | •Customer Service (24 hours):<br>1-300-80-8668  | •1-800-22-9999   | <ul style="list-style-type: none"> <li>•Kuala Lumpur<br/>03-26128121</li> <li>•Penang<br/>04-2401121</li> <li>•Johor Bahru<br/>07-2881121</li> <li>•Kuching<br/>082-287121</li> <li>•Kota Kinabalu<br/>088-477121</li> </ul>                                 |

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

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