COMPARATIVE TABLE ON *PEMBIAYAAN MIKRO* PRODUCT FEATURES

Updated on 29 July 2010

FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE BANK	AMBANK	CIMB BANK	EONCAP ISLAMIC BANK	PUBLIC BANK	UNITED OVERSEAS BERHAD
Public Hotline Numbers	• **Headquarters 03-2731 1600 ext. 2040 / 2033 / 2034 / 2036 / 2037** • **Kuala Lumpur 03 -2691 2754** • **Johor Bahru 07-2247 788** • **Kota Kinabalu 082-424 577** • **Kuching 088 -288 237**	• **Kuala Lumpur 03-4027 2500** **Direct line: 03-4027 2536 / 08 / 10 / 11 / 12** • **Kota Kinabalu 088-256 657 / 8** • **Kuching 082-237 159 / 177**	• **Kuala Lumpur 03-2142 5258 / 03-2162 3222 ext. 7303 / 7312 / 7322 / 7324** • **Sabah: 088-215 600** • **Sarawak: 082-417 971** • **Kedah: 04-7335 554** • **Johor: 07-2234 718** • **Pahang: 09-5165 079** • **Terengganu: 09-6227 622** • **Melaka: 06-2836 001** • **Penang: 06-2263 211** • **Perak: 05-2414 400**	• **Kuala Lumpur 03-6250 2610** • **Penang 04-540 1100** • **Johor 07-353 7105** • **Kuala Terengganu 09-630 1290** • **Sabah 088-432 420**	• **03-2167 3000 ext. 81421 / 81147 / 82640 / 73879 / 81228** • **088-280 105** • **082-207 200**	• **1-300-880 900** • **03-2035 2200**	• **03-2616 1222 / 03-2616 1133**	• **1-800-22-9999**	• **Kuala Lumpur 03- 26128121** • **Penang 04- 2401121** • **Johor Bahru 07- 2881121** • **Kuching 082- 287121** • **Kota Kinabalu 088- 477121**
Product Name	• Modal Usahawan 1 Malaysia (MUS1M) (Conventional and Islamic)	• Skim Pembiayaan Mikro-i (*MUsK) (MUsK - Modal untuk Usahawan Kecil)	• BSN TemaNiaga • BSN TemanMesra • BSN TemaNiaga-i	• Rakan Personal Financing (Conventional) • Rakan Personal Financing-i (Islamic)	• AmMikro	• Xpress Cash Financing-i (Islamic)	• Pembiayaan Peribadi-i Pesara Tentera (3P) • Pembiayaan Peribadi-i Pesara Kerajaan (3PK) • Pembiayaan Peribadi Gratuiti (JPA) • Pembiayaan Peribadi Gratuiti (Tentera)	• PBMicro Finance	• EasiCash
Loan Size	• RM1,000 – RM50,000	• RM1,000 - RM50,000	• RM5,000 – RM50,000	• RM2,000 – RM50,000	• RM3,000 – RM50,000	• RM3,000 – RM50,000	• RM5,000 – RM50,000	• RM3,000 – RM50,000	• RM5,000 – RM50,000
Purpose of financing	• Working capital • Capital expenditure	• Working capital • Capital expenditure	• Working capital • Capital expenditure	• Working capital • Capital expenditure	• Working capital • Capital expenditure	• Working Capital • Capital Expenditure	• Working capital • Capital expenditure	• Working capital • Capital expenditure	• Working capital • Capital expenditure
Eligible Economic Sector	• All sectors	• Agriculture • Services • Retailing and trade • Manufacturing	• Manufacturing • Retailing • Services • Wholesale	• All sectors	• Retail • Services and trade • Manufacturing	• All sectors	• All sectors	• Agriculture • Services and t rade • Manufacturing	• All sectors
Eligible Customers	• Micro enterprises (Including part-time micro enterprises)	• Members of cooperatives and Hawkers & Petty Traders Association • Full-time micro enterprises • Micro enterprises	• Self-employed individuals • Micro enterprises	• Self-employed individuals	• Individuals • Sole-proprietors • Partnerships • Private limited companies	• Salaried workers • Self employed individuals (Micro enterprises)	• Ex-army(3P) • Government pensioner (3PK) • Retiring Government servant (Gratuity JPA) • Retiring Army (Gratuity Army)	• Self-employed individuals • Micro enterprises	• Self-employed individuals
Tenure	• 3 months - 5 years	• 1 month - 5 years	• 1 – 5 years	• 6 months – 5 years	• 1 – 5 years	• 6 months – 5 years	• 3 – 15 years	• 1 – 5 years	2 – 5 years
Committed approval time	• 4 working days	• 10 working days	• 6 working days (Subject to complete documentation)	• 2 working days	• 2 working days (Subject to complete documentation)	• 1 working day	• 5 working days	• 6 working days	• 2 working days (Upon receipt of complete documentation)

Disclaimer: Comparative table displayed here serve only as a guide, not recommendation. Please consult your financial institution before making any decisions

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FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE	AMBANK	CIMB	EONCAP ISLAMIC BANK	PUBLIC BANK	UNITED OVERSEAS BERHAD
Committed disbursement time	• 3-5 working days	• 1 working day	• 4 working days (After acceptance of letter offer / loan agreement)	• 1 working day	• 3 - 5 working days	• 1 day after approval	• 3 - 5 working days	• PBMicro Finance (With CGC*): 4 working days from receipt of CGC guarantee cover • PBMicro Finance (Without CGC*): 4 working days (* CGC – Credit Guarantee Corporation Scheme)	• 7 working days
Eligibility Criteria	• Age between 21 - 60 years old • At least with 1 year business / project experience • Has valid business permission (License, tenant agreement etc) • Place of residence close to business / project site	• Age between 18 - 65 years old • Cooperative / Hawkers and Petty Traders Associations member • Belongs to a self-help group • Full-time owner operating a business • At least with 2 years business experience • Place of residence is within the business vicinity • Have valid business license / permit / registration	• Age between 21 - 60 years old • Have valid business license / permit/ registration • Have been in business continuously for at least 6 months • Fulltime involvement in the business • 1-3% rebate on interest for customers with prompt payment conduct (Subject to banks discretion)	<u>Business Enterprises</u> • Operator age between 25 - 60 years old • Minimum of RM48,000 per annum turnover • Maximum RM1million per annum turnover • Minimum 3 years in business • Mandatory to open savings account and sign up for credit protector insurance	• Individuals aged between 18 – 60 years old (Age limit at maturity date) • Individuals / sole proprietors / partnerships / private limited companies • At least with 1 year of business experience • Has valid business registration	• Age between 21 – 60 years old • Minimum of RM800 monthly gross income • 6 months working / 6 months in business	• Retiring / ex-Malaysia Armed Force (Under the pension scheme) • Retiring / former civil servant (Under the pension scheme) • Maximum age upon application: 67 years old • Have valid business license / permit / registration	<u>Individuals</u> • Aged between 25 – 60 years old • Have valid business license / permit • Business must be owner operated and on a full-time basis • Have permanent residential address <u>Business Enterprises</u> • Companies registered with Companies Commission of Malaysia • Have valid business license / permit • Business must be owner operated and on a full-time basis • Have relevant business experience	• Age between 21 – 55 years old <u>Self-employed</u> • Minimum of RM30,000 yearly income • Minimum 3 years consecutively in the same business
Common Documents Required	• Identity card (Borrower and spouse) • Proof of business operations (E.g. business registration / license permit) • Proof of income (E.g. bank statement) • Utility bills • Other relevant documents	• Identity card • Proof of business operations (E.g. business registration / license / permit) • Proof of income (E.g. bank statement) • Recommendation letters from panel cooperatives and self-help group members	• Identity card • Proof of business operations (E.g. business valid registration / license / permit) • Proof of income (E.g. sales record, bank statements) • Operating permits / licenses (Applicable only to specific industries such as transportation, rice trading etc) • Utility bills • Other relevant documents	• Identity card • Proof of business operations (E.g. business registration / license/permit) • Proof of income by copy of latest 3 months bank statement / passbook / or copy of business site visit report or copy of latest certified financial statement • Utility bills • Other relevant documents	• Identity card • Proof of business operations (E.g. business registration / license / permit) • Proof of income (E.g. bank statement) • Other relevant documents	• Identity card • Proof of business operations (E.g. business registration / license / permit) • Proof of income (E.g. bank statement) • Other relevant documents	• Identity card • Pensioner's card • Business registration / permit / license • Proof of business operations (E.g. business registration / license / permit) • Proof of income (E.g. bank statement) • Other relevant documents	• Identity card • Proof of business operations (E.g. business registration / license / permit) • Proof of income (E.g. bank statement) • Utility bills • Other relevant documents	• Identity card • Proof of business operations (E.g. business registration / license / permit) • Proof of income (E.g. latest Form B/BE - with tax payment receipt, latest 3 months bank statements, or latest copy of credit/charge card(s) of at least 1 year)
Product Delivery Channel	• All Agrobank branches that display the national *Pembiayaan Mikro* logo • All Felda offices that display the national *Pembiayaan Mikro* logo	• All Bank Rakyat branches that display the national *Pembiayaan Mikro* logo	• All Bank Simpanan Nasional branches that display the national *Pembiayaan Mikro* logo • Dedicated BSN Microfinance Centers that display the national *Pembiayaan Mikro* logo	• All Alliance Rakan branches & Alliance Bank branches that display the national *Pembiayaan Mikro* logo	• All AmBank branches that display the national *Pembiayaan Mikro* logo	• All CIMB branches that display the national *Pembiayaan Mikro* logo	• All EONCAP Islamic Bank branches that display the national *Pembiayaan Mikro* logo	• All Public Bank branches that display the national *Pembiayaan Mikro* logo	• All United Overseas Bank branches that display the national *Pembiayaan Mikro* logo