COMPARATIVE TABLE ON *PEMBIAYAAN MIKRO* PRODUCT FEATURES AS AT OCTOBER 2023

FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE BANK & ALLIANCE ISLAMIC	AMBANK & AMBANK ISLAMIC	CIMB ISLAMIC BANK	BANK ISLAM	BANK MUAMALAT	MAYBANK & MAYBANK ISLAMIC	PUBLIC BANK & PUBLIC ISLAMIC	UNITED OVERSEAS BANK
Product Name	• AGRO MUS1M-i - MEF *(Islamic)*	• Skim Pembiayaan Mikro-i (MUsK) (Modal Usahawan Kecil) *(Islamic)* • Skim Pembiayaan Mikro-i Individu (MIND) *(Islamic)* • Skim Pembiayaan Mikro-i (MUsK) MEF *(Islamic)* • Skim Pembiayaan Mikro-i (MUsK) Tanpa Panel *(Islamic)* • BRPlus Financing-i (BRPlus-i) *(Islamic)* • Pembiayaan Mikro Rakyat2E (Rakyat 2E) *(Islamic)* • Micro-BRJohorNiaga-i *(Islamic)*	• BSN Micro/i TemaNiaga *(Conventional & Islamic)* • BSN Micro/i TemanMesra *(Conventional & Islamic)* • BSN Micro/i Kasih (Conventional & Islamic) i. BSN Micro/i Kasih-Nita ii. BSN Micro/i Kasih-Belia iii. BSN Micro/i Kasih iv. BSN Micro/i Kasih-Bumiputera v. BSN Micro/i Kasih-Bumiputera Sabah/Sarawak/ vi. BSN Micro/i Kasih-Veteran vii. BSN Micro/i Kasih-Taska • BSN Micro/i Penjaja Kasih *(Conventional & Islamic)* i. BSN Micro/i Penjaja Kasih-Bumiputera ii. BSN Micro/i Penjaja Kasih-Bukan Bumiputera iii. BSN Micro/i Penjaja Kasih-Muda • BSN Micro-i Hasanah *(Islamic)* • BSN Micro-i Cashline *(Islamic)*	• Cash First Personal Loan *(Conventional)* • Cash Vantage Personal Financing-i *(Islamic)*	<u>AmBank</u> • AmMicro Enterprises Facility *(Conventional)* <u>AmBank Islamic</u> • AmMoneyLine Facility-i *(Islamic)*	• Xpress Cash Financing-i *(Islamic)*	• iTEKAD Maju Microfinance *(Islamic)* • iTEKAD BangKIT Microfinance *(Islamic)*	• Muamalat Term Financing (Tawaruq) (BNM Micro) *(Islamic)*	• SME Micro Financing *(Conventional)* • SME Micro Financing-i *(Islamic)*	• Micro Enterprises Facility *(Conventional)* • Micro Enterprises Facility-i *(Islamic)*	• UOB Personal Loan *(Conventional)*
Loan/ Financing Size	• RM1,000 – RM50,000	• RM1,000 – RM50,000	• RM5,000 – RM50,000	• RM5,000 – RM50,000	<u>AmMicro Enterprises Facility</u> • RM5,000 - RM50,000 <u>AmMoneyLine Facility-i</u> • RM2,000 - RM50,000 • Up to RM10,000 (for iTEKAD participants)	• RM3,000 – RM50,000	<u>iTEKAD Maju Microfinance</u> • RM10,000 - RM50,000 <u>iTEKAD BangKIT Microfinance</u> • RM5,000 – RM20,000	• RM5,000 – RM50,000	• RM3,000 – 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 • Renovations	• Working capital • Capital expenditure	• Working capital • Capital expenditure	• Working capital • Capital expenditure	• Working capital • Capital Expenditure	• Working capital	• Working capital	• Working capital • Capital expenditure	• Working capital • Capital expenditure
Tenure of Financing	• 3 months – 5 years	• 1 month – 5 years	<u>BSN Micro/i TemaNiaga,BSN Micro/i TemanMesra & BSN Micro-i Hasanah</u> • 1 – 5 years	• 1 – 7 years	<u>AmMicro Enterprises Facility</u> • 1 – 5 years	• 6 months – 5 years	<u>iTEKAD Maju Microfinance</u> • 1 - 5 years	• Up to 7 years	• 1 – 5 years	• 1 – 5 years	• 1 – 5 years

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COMPARATIVE TABLE ON *PEMBIAYAAN MIKRO* PRODUCT FEATURES AS AT OCTOBER 2023

FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE BANK & ALLIANCE ISLAMIC	AMBANK & AMBANK ISLAMIC	CIMB ISLAMIC BANK	BANK ISLAM	BANK MUAMALAT	MAYBANK & MAYBANK ISLAMIC	PUBLIC BANK & PUBLIC ISLAMIC	UNITED OVERSEAS BANK
			<u>BSN Micro/i Kasih & BSN Micro/i Penjaja Kasih</u> • Up to 5.5 years (including moratorium for the first six 6 months of monthly instalment) <u>BSN Micro-i Cashline</u> • Up to 5 years (subject to annual review)		<u>AmMoneyLine Facility-i</u> • 1 - 7 years		<u>iTEKAD BangKIT Microfinance</u> • 6 months - 3 years				
Financing Rate (Per Annum)[1]	• Effective Rate: From 4.5%	<u>Skim Pembiayaan Mikro-i (MUsK) (Modal Usahawan Kecil), Skim Pembiayaan Mikro-i (MUsK) MEF, Skim Pembiayaan Mikro-i (MUsK) Individu (MIND) & Skim Pembiayaan Mikro-i (MUsK) Tanpa Panel</u> • Flat Rate: 4.00% - 14.55% *(equivalent to Effective Rate of 7.42% - 24.08%[1])* <u>BRPlus Financing-i (BRPlus-i) & Pembiayaan Mikro Rakyat2E (Rakyat 2E)</u> • Flat Rate: 7.50% *(equivalent to Effective Rate of 13.36%[1])* <u>Micro-BRJohorniaga-i</u> • Flat Rate: 9.5% *(equivalent to Effective Rate of 15.12%[1])*	<u>BSN Micro/i TemaNiaga</u> • Flat Rate: 6.38% - 17.00% *(equivalent to Effective Rate of 11.48% - 27.50%[1])* <u>BSN Micro/i TemanMesra</u> • Flat Rate: 6.38% - 14.00% *(equivalent to Effective Rate of 11.48% - 23.25%[1])* <u>BSN Micro/i Kasih & Micro/i Penjaja Kasih</u> • Flat Rate: 4% *(equivalent to effective rate of 7.42%[1])* <u>BSN Micro-i Hasanah</u> • 0% <u>BSN Micro-i Cashline</u> • Standardised Base Rate (SBR) + 7.95%	• Flat Rate: 9.78% – 15.28% *(equivalent to Effective Rate of 16.93% - 25.08%[1])*	<u>AmMicro Enterprises Facility</u> • Effective Rate: from Base Lending Rate (BLR) + 2% <u>AmMoneyLine Facility-i</u> • Flat Rate: 8.0% - 11.99% *(equivalent to Effective Rate of 14.13% - 21.55%[1])*	• Flat Rate: 18% - 21% *(equivalent to Effective Rate of 28.88% - 32.92%[1])*	<u>iTEKAD Maju Microfinance</u> • Effective Rate: 4% <u>iTEKAD BangKIT Microfinance</u> • Effective Rate: 0%	• Flat Rate: Up to 5.25% (*equivalent to Effective Rate of up to 9.58%[1]*)	• Effective Rate: 8.5% - 12.5% (MEF)	• Flat Rate: 15% - 18% *(equivalent to Effective Rate of 24.68% - 28.88%[1])*	• Flat Rate: 9.99% - 11.99% *(equivalent to Effective Rate of 17.26% – 20.30%[1])*
Committed Approval Time[2] (upon receipt of full documentation)	• 6 working days	• 6 working days	• 6 working days	• 2 - 5 working days	• 6 - 7 working days	• 2 - 5 working days	• 6 working days	• 6 working days	• 1 - 5 working days	• 6 working days	• 4 - 5 working days
Committed Disbursement Time	• 4 working days[3]	• 4 working days[3]	• 4 working days[3]	• 1 working day[3]	• 2 – 4 working days[3]	• 1 – 2 working days[3]	• 4 working days (upon completion of pre-disbursement training)	• 5 working days[3]	• 2 - 4 working days[3]	• 4 working days[3]	• 2 - 4 working days[3]
Eligible Economic Sector	• All Shariah compliant sectors	• Services • Retailing & trade • Manufacturing • Agriculture	• Manufacturing • Retailing/wholesale • Services	• All sectors	• All Sectors	• All sectors	• All sectors	• All sectors	• All sectors / selected sectors based on products	• Agriculture • Services & trade • Manufacturing	• All sectors
Eligibility Criteria to Apply	• Micro enterprises / self-employed individuals	• Micro enterprises as defined by SME Corp OR self-	• Micro enterprises / self-employed including professional	• Self-employed individuals • Has valid business	<u>AmMicro Enterprises Facility</u> • Micro enterprises	• Self-employed individuals • Age between 21 –	• Micro enterprises • Malaysians Micro Enterprises	• Micro enterprises • Companies registered with	• Micro enterprises • Companies registered with	• Micro enterprises • Companies registered with	• Self-employed individuals • Age between

[1] Estimated based on assumption that the tenure of loan/financing is 5 years.
[2] Approval time refers to number of working days upon receipt of complete documentation until approval of financing
[3] Disbursement time refers to number of working days upon borrower's and/or guarantor's acceptance of letter of offer until disbursement of financing

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COMPARATIVE TABLE ON *PEMBIAYAAN MIKRO* PRODUCT FEATURES AS AT OCTOBER 2023

FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE BANK & ALLIANCE ISLAMIC	AMBANK & AMBANK ISLAMIC	CIMB ISLAMIC BANK	BANK ISLAM	BANK MUAMALAT	MAYBANK & MAYBANK ISLAMIC	PUBLIC BANK & PUBLIC ISLAMIC	UNITED OVERSEAS BANK
	• Age between 21 – 65 years old on the date of application • Have valid business license / permit / registration • With at least 6 months business / project experience • Place of residence close to business / project site	employed individuals • Age between 18 and 65 years old • Have valid business license / permit / registration • Full time entreprenuer • At least with 2 years business experience • Place of residence is within the business vicinity **Additional eligibility criteria:** <u>Skim Pembiayaan Mikro-i (MUsK) (Modal Usahawan Kecil)</u> • Belongs to a self-help group (SHG) • Members of cooperatives OR Hawkers and Petty Traders Association <u>Skim Pembiayaan Mikro-i (MUsK) Individu (MIND)</u> • Members of cooperatives OR Hawkers and Petty Traders Association <u>Skim Pembiayaan Mikro-i (MUsK) Tanpa Panel</u> • Belongs to a self-help group (SHG) <u>Skim Pembiayaan Mikro-i (MUsK) MEF &</u> BRPlus Financing-i (BRPlus-i) • The business has been in operation for at least 2 years with similar business activity <u>Pembiayaan Mikro Rakyat2E (Rakyat 2E)</u> • Attended a business course provided by BKRM / INSKEN / other training providers deemed acceptable to Bank Rakyat <u>Micro-BRJohorNiaga-i</u> • Must obtained prior approval from	• Companies registered with Companies Commission of Malaysia (CCM) / have license from Local Authority / District Offices (for Sabah & Sarawak) or Operation Permit - including sole proprietors / partnerships / private limited companies • Have valid business license / permit / registration • Applicant operates the business on full-time / part-time basis • At least with 2 years business experience (minimum 6 months registered for BSN Micro/i Kasih, BSN Micro/i Penjaja Kasih and BSN Micro-i Hasanah) • Passed credit record checking with BSN and other institutions **Additional eligibility criteria:** <u>BSN Micro/i Kasih</u> • BSN Mikro/i Kasih-Nita: Micro enterprise business owned by women • BSN Mikro/i Kasih-Belia: Micro enterprise business owned by youth aged 30 years old or younger • BSN Mikro/i Kasih-Umum: Micro enterprise business • BSN Mikro/i Kasih-Bumiputera: Micro enterprise business owned by Bumiputera • BSN Mikro/i Kasih-Bumiputera Sabah/Sarawak: Micro enterprise business owned by Bumiputera Sabah/ Sarawak • BSN Mikro/i Kasih-veteran: Micro enterprise business owned by veterans from government sectors (i.e., retirees of government uniform bodies) • BSN Mikro/i Kasih-	registration • Age between 21 – 65 • Minimum 2 years in current line of business	• Companies registered with Companies Commission of Malaysia (CCM) • Sole proprietors / partnerships / private limited companies • Aged between 25 – 70 years old (age limit at maturity date) • Pass credit checking (i.e., CTOS, CCRIS, AMLA, bank's internal checks) as required by AmBank • Startup which has been at least 1 year in operation <u>AmMoneyLine Facility-i</u> • Micro enterprises • Sole proprietors / partnerships which has been registered for at least 3 years • Aged between 21 – 60 years old • Pass credit checking (i.e., CTOS, CCRIS, AMLA, bank's internal checks) as required by AmBank Islamic	60 years old • Minimum gross monthly income of RM800 • Employment more than 6 months / active in business for more than 6 months	residing in Malaysia that holds a minimum of 51% shareholding • Registered with the Companies Commission of Malaysia (CCM), authorities/district offices in Sabah and Sarawak or statutory bodies for professional service providers • Having business plan projecting positive cash flow to repay the loan **Additional eligibility criteria:** <u>iTEKAD Maju Microfinance</u> • Age between 21 and 60 years • Minimum 1 year in business <u>iTEKAD BangKIT Microfinance</u> • Aged between 18 and 60 years old • Minimum 6 months in business	Companies Commission of Malaysia (CCM) / have license from Local Authority/ District Offices (for Sabah & Sarawak) or Operation Permit - including sole proprietors/ partnerships/ private limited companies • Minimum 3 years in operation • Existing Current Account Customer with at least 6 months relationship	Companies Commission of Malaysia (CCM) / have license from Local Authority/ District Offices (for Sabah & Sarawak) or Operation Permit - including sole proprietors/ partnerships/ private limited companies • Minimum 1 year in operation • Aged between 21-60 years (SPP) & 21 – 65 years old (Sdn Bhd) • At least 2 years banking relationship (borrowing & non-borrowing) with Maybank & 3 years with other FIs	Companies Commission of Malaysia (CCM) / have license from Local Authority/ District Offices (for Sabah & Sarawak) or Operation Permit - including sole proprietors/ partnerships/ private limited companies • Self-employed individuals • Gig workers on digital platforms • Participants of iTEKAD programme • Aged between 21–60 years old • Have valid business license / permit • Business must be owner operated and on a full-time basis • Have permanent residential address • A minimum of 1 year in operation is preferred. Businesses with less than 1 year of operation will be evaluated on case-by-case basis	21 – 55 years old • Minimum of RM36,000 yearly income • Minimum 2 years consecutively in the same business

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FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE BANK & ALLIANCE ISLAMIC	AMBANK & AMBANK ISLAMIC	CIMB ISLAMIC BANK	BANK ISLAM	BANK MUAMALAT	MAYBANK & MAYBANK ISLAMIC	PUBLIC BANK & PUBLIC ISLAMIC	UNITED OVERSEAS BANK
		Perbadanan Usahawan Johor (PUJB) via registration on Pusat Data Usahawan Johor (PADU) system	Taska: Micro enterprise business that runs childcare services or nursery business <u>BSN Micro/i Penjaja Kasih</u> - For food truck, road stall owners, hawkers, food court operators etc • BSN Micro/i Penjaja Kasih-Bumiputera: Micro business owned by Bumiputera • BSN Micro/i Penjaja Kasih-Bukan Bumiputera: Micro business owned by non-Bumiputera • BSN Micro/i Penjaja Kasih-Muda: Micro business owned by youth aged 30 years old or younger <u>BSN Micro-i Hasanah</u> • Eligible B40 including Phase 1 graduates of iTEKAD programme								
Common Documents Required	• Applicant identity card • Proof of business operations (e.g., business registration / license / permit) • Proof of income (e.g., bank statement of latest 6 months or sales record) • Other relevant documents	• Applicant identity card • Proof of business operations (e.g., business registration / license / permit) • Proof of income (e.g., bank statement of latest 6 months, sales record) • Recommendation letter from panel cooperatives and self-help group members	• Proof of business operations (e.g., valid business registration / license / permit) • Identity card of business owner / proprietor / partners/ Directors • Proof of income - copy of latest 6 months bank statement, except for BSN Micro/i Kasih, BSN Micro/i Penjaja Kasih and BSN Micro-i Hasanah (latest 3 months bank statement) • Supporting documents (if any) such as audited account / latest income tax, management account, sales record • Other relevant documents **Additional Documents:** <u>BSN Mikro/i Kasih-Bumiputera Sabah/Sarawak</u> • NRIC / any document to prove Sabah / Sarawak bumiputera	• Applicant identity card • Proof of business operations (e.g., business registration / license / permit) • Proof of income - copy of latest 6 months bank statement; latest Borang B verified against tax receipt; OR latest EPF Statement • Other relevant documents	<u>AmMicro Enterprises Facility</u> • Applicant identity card • Proof of business operations (e.g., business registration / license / permit) • Bank statements of latest 6 months • Other relevant documents (i.e., EPF payment to staffs) <u>AmMoneyLine Facility-i</u> • Applicant identity card • Form A and D of business registration • Latest 6 months bank statement (individual or business account)	• Applicant identity card • Proof of business operations (e.g., business registration / license / permit) • Proof of income (e.g., bank statement of latest 6 months) • Other relevant documents	• Applicant identity card • Complete set of Application Form • Proof of income (e.g., income tax form B, latest 6 months bank statement) • Proof of business operation (e.g. business registration) • Utilities bill • Other relevant documents	• Business registration • Copy of latest 6 months bank statement • Latest income tax declaration (if any) • Other relevant documents	• Proof of income (e.g., bank statement of latest 6 months, income tax return) • Business registration • Latest 2 years financial statements (audited account/ management account) • Other relevant documents • Application via online • For existing Maybank SME customers: no documents are required • For new SME customers to Maybank: NRIC / passport for all Company Directors and owners, 6 months bank statement and business license (Sabah & Sarawak only)	• Applicant identity card • Proof of business operations (e.g., business registration / license / permit) • Proof of income (e.g., latest 6 months bank statement or latest Form B with tax receipt) • Utility bills • Other relevant documents	• Applicant identity card • Form 9&24 or Business Registration Certificate • Latest Form B/BE - with tax receipt • Latest 6 months bank statements reflecting business turnover

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FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE BANK & ALLIANCE ISLAMIC	AMBANK & AMBANK ISLAMIC	CIMB ISLAMIC BANK	BANK ISLAM	BANK MUAMALAT	MAYBANK & MAYBANK ISLAMIC	PUBLIC BANK & PUBLIC ISLAMIC	UNITED OVERSEAS BANK
			<u>BSN Mikro/i Kasih-Veteran</u> • Pensioner card / pension payment statement / any document to prove status of pensioner of government uniformed body. <u>BSN Mikro/i Kasih-Taska</u> • Informal care centre: CCM Business registration certificate • Formal care centres: o CCM Business registration certificate / ROS / Business license with local authority (LA) / Jabatan Kebajikan Masyarakat (JKM) o Meet standard requirements by JKM o Valid technical license e.g., fire and rescue department, health department, land and survey department <u>BSN Micro/i Penjaja Kasih</u> Quotation of purchase for the purpose of upgrading business								
Application procedures	• Visit branches that display	• Visit branches & Business Banking Centres (BBC) that display • Online application via Quick-Response-to-Entrepreneur (QR2E) online portal (<u>qr2e.bankrakyat.com.my</u>)	• Visit branches and Micro Finance Centres that display • Online application via BSN website (<u>https://www.bsn.com.my/BusinessBanking</u>) and imSME website (<u>imsme.com.my</u>)	• Visit ABMB website (<u>www.alliancebank.com.my</u>)	• Visit branches that display • Online application via AmOnline	• Visit branches	• Visit branches that display • Email to <u>microfinance@bankislam.com.my</u>	• Visit branches that display	• Visit branches & Commercial Business Centre that display • Online application via Maybank2u	• Visit branches that display • Online application via imSME website (<u>imsme.com.my</u>)	• Visit branches that display • UOB website (<u>www.uob.com.my</u>)
Public Hotline Numbers	• Headquarters: 03-27311600 ext: 2033/ 2034/ 2035/ 2036/ 2041/ 2064/ 2042 • Kuala Lumpur: 03-26912754 • Shah Alam: 03-551 8250 • Melaka: 06-2811495	• Headquarters: 03-26129600 • Business Banking Centre (BBC) Direct Line o Kuala Lumpur: 03-26004751 o Selangor: 03-55198427 / 03-55126124 / 03-55126560 / 03-55101630	• Kuala Lumpur: 03-21623222 ext. 71714 • Sabah: 088-355600 ext. 76610 • Sarawak: 082-227888 ext. 76008 • Kedah: 04-7740444 ext. 73062	• Selangor: 03-55169988	• 03-21783188	• 03-62047788	• Contact Centre & Customer Care: 03-26900900	• 03-2600-5500	• Customer Service (24 hours): 1-300-80-8668	• 03-21708000	• Kuala Lumpur: 03-26128121 • Penang: 04-2401121 • Johor Bahru: 07-2881121 • Kuching: 082-287121 • Kota Kinabalu: 088-477121

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FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE BANK & ALLIANCE ISLAMIC	AMBANK & AMBANK ISLAMIC	CIMB ISLAMIC BANK	BANK ISLAM	BANK MUAMALAT	MAYBANK & MAYBANK ISLAMIC	PUBLIC BANK & PUBLIC ISLAMIC	UNITED OVERSEAS BANK
	• Seremban: 06-7639541 • Butterworth: 04-3314539 • Johor Bahru: 07-2344761 • Ipoh: 05-2548742 • Alor Star: 04-7332545 • Kuala Terengganu: 09-6222044 • Kota Bharu: 09-7481211 • Kuantan: 09-5158164 • Kota Kinabalu: 088-288288 • Kuching 082-410126	○ Melaka / Negeri Sembilan: 06-2310498 / 06-2310684 / 06-2310262 ○ Kedah / Perlis / Pulau Pinang: 04-4404685 / 04-4446743 / 04-4445245 / 04-4447613 ○ Kelantan / Terengganu: 09-7642436 / 09-7643265 / 09-7648684 / 09-7648045 ○ Perak: 05-5280757 / 05-5280679 / 05-5280504 ○ Johor: 07-2446481 / 07-2448547 / 07-2447316 / 07-2447179 ○ Pahang: 09-5133432 / 09-5135517 / 09-5133521 / 09-5132976 ○ Sabah: 08-8763525 / 08-8764525 / 08-8765525 / 08-8766525 ○ Sarawak: 082-612594 / 082-614045 / 082-614154 / 082-614519 • Contact Centre: 1300-80-5454	• Kelantan: 09-7457070 ext. 75109 • Selangor: 03-55433000 ext. 72206 • Johor: 07-2083555 ext. 74007 • Pahang: 09-5650565 ext. 50532 • Terengganu: 09-6200400 ext. 75265 • Melaka: 06-2895800 ext. 74103 • Penang: 04-2226400 ext. 73107 • Perak: 05-2452222 ext. 73207 • Negeri Sembilan: 06-7686500 ext. 74208								

For more information, please visit www.bnm.gov.my/microfinance

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