## COMPARATIVE TABLE ON PEMBIAYANA 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**                 | • Agro Modal Usahawan 1 Malaysia-i (AGRO MUS1M-i) (Islamic)                | • Skim Pembiayaan Mikro-i (MUaK) (Modal Usahawan Kecil)                    | • BSN Micro (Conventional)                                        | • Cash Vantage Personal Financing-i (Islamic)                    | • AmMikro Plus (Conventional)                         | • Xpress Cash Financing-i (Islamic)                    | • Muamalat Term Financing (Tawarruq) (BNM Micro) | • SME Micro Financing (Conventional & Islamic)        | • PBMicro Finance (Conventional)                    | • Easi Cash (Conventional)                          |
|                                 | • Agro TERAS/Nisaa’-i                                                      | • Skim Pembiayaan Mikro-i (MUaK) MEF (Micro Enterprise Fund)               | • BSN Micro-i (Islamic)                                           | • Cash First Personal Loan (Conventional)                        | • SME Micro Finance (Conventional)                    | • Muamalat Term Financing (Tawarruq) (BNM Micro) | • SME Micro Financing (Conventional & Islamic)        | • PBMicro Finance (Conventional)                    | • Easi Cash (Conventional)                          |                                                                                      |
| **Loan Size**                   | • RM1,000 – RM50,000                                                      | • RM1,000 – 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**        | • 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               |                                                                                      |
| **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                                       |                                                                                      |
| **Financing Rate per annum**    | • Flat Rate 7.92%                                                         | • Flat Rate 8.25% – 14.55%                                                | • Flat Rate 6.38% -17%                                          | • Flat Rate 9.28% – 14.78%                                      | • 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%                           |                                                                                      |
|                                 | • Plan A: Loan Amount RM50K - <RM75K                                    | • BNM Fund: 2% per month (24% p.a.)                                      | • BNM Fund: BR+ 4.35%                                          | • MEF Fund: BR+ 4.60%                                          | • Plan B: Loan Amount RM20K - RM50K                    | • Internal Fund: BR+ 4.60%                          | • Plan A: Loan Amount RM50K - <RM75K                | • Plan B: Loan Amount RM20K - RM50K                  | • Plan A: Loan Amount RM50K - <RM75K                |                                                                                      |
|                                 | • Internal Fund: 2.5% per month (30% p.a.)                               | • Internal Fund: BR+ 4.60%                                               | • Internal Fund: BR+ 4.60%                                     | • Internal Fund: BR+ 4.60%                                     | • Plan B: Loan Amount RM20K - RM50K                    | • Plan B: Loan Amount RM50K - <RM75K                | • Plan B: Loan Amount RM50K - <RM75K                | • Plan B: Loan Amount RM50K - <RM75K                | • Plan A: Loan Amount RM50K - <RM75K                |                                                                                      |
| **Committed**                   | • 6 working days                                                         | • 5 – 10 working                                                          | • 6 working days                                               | • 7 working days                                               | • 2 working days                                     | • 6 working days                                     | • 2 – 6 working days                               | • 6 working days                                     | • 6 working days                                     | • 4 – 5 working days                                |                                                                                      |

Disclaimer: Comparative table displayed here serves only as a guide, not recommendation. Please consult the financial institutions before making any decision.
<table>
<thead>
<tr>
<th>FEATURES</th>
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<th>PUBLIC BANK</th>
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<tbody>
<tr>
<td>Approval time (from submission of full documentation)</td>
<td>days</td>
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**Eligible Economic Sector**

- **AGROBANK**
  - Agro-based Industries and related services and manufacturing activities
  - Cottage enterprises

- **BANK RAKYAT**
  - Services
  - Retailing & trade
  - Manufacturing

- **BANK SIMPANAN NASIONAL**
  - Manufacturing
  - Retailing/ wholesale
  - Services

- **ALLIANCE BANK**
  - All sectors

- **AMBANK**
  - Retail
  - Services & trade
  - Manufacturing

- **CIMB BANK**
  - All sectors

- **BANK MUAMALAT**
  - All sectors

- **MAYBANK**
  - All sectors / selected sectors based on products

- **PUBLIC BANK**
  - Agriculture
  - Services & trade
  - Manufacturing

- **UNITED OVERSEAS BANK**
  - All sectors

**Eligibility**

- **AGROBANK**
  - Micro enterprises
  - Individuals
  - Age between 21 – 65 years old on the date of application
  - With at least 6 months business / project experience
  - Have valid business license / permit / registration
  - Place of residence close to business / project site

- **BANK RAKYAT**
  - Members of cooperatives and Hawkers and Petty Traders Association
  - Self-employed individual
  - Full-time Micro enterprises
  - Age between 18 - 65 years old
  - Belongs to a self-help group (SHG)
  - At least with 2 years business experience
  - Place of residence is within the business vicinity
  - Have valid business license / permit / registration

- **BANK SIMPANAN NASIONAL**
  - Self-employed individuals
  - Micro enterprises
  - Age between 21 - 60 years old
  - Have valid business license / permit / registration
  - Have been in business continuously for at least 2 years
  - Applicant operates the business on full-time basis

- **ALLIANCE BANK**
  - Self-employed individuals
  - Minimum 2 years in business
  - Has valid business registration
  - Age between 21 – 65

- **AMBANK**
  - Individuals / sole proprietors / partnerships / private limited companies
  - Aged between 18 – 60 years old (age limit at maturity date)
  - At least with 3 years of business experience
  - Has valid business registration

- **CIMB BANK**
  - Individuals / sole proprietors / partnerships / private limited companies
  - Aged between 21 – 60 years old
  - Minimum gross monthly income of RM800
  - Employment more than 6 months / Active in business for more than 6 months

- **BANK MUAMALAT**
  - Companies registered with Companies Commission of Malaysia
  - Min 3 years in operation
  - Existing Current Account Customer with at least 6 months relationship.

- **MAYBANK**
  - Companies registered with Companies Commission of Malaysia
  - Min 3 years in operation
  - At least 2 years banking relationship (borrowing & non-borrowing) with Maybank & 3 years with other FIs

- **PUBLIC BANK**
  - Individuals / sole proprietors / partnerships / private limited companies (Micro enterprises)
  - Age between 21 – 65 years old
  - Minimum gross monthly income of RM36,000 yearly income
  - Minimum 2 years consecutively in the same business

- **UNITED OVERSEAS BANK**
  - Self-employed individuals
  - Age between 21 – 55 years old
  - Minimum of RM36,000 yearly income
  - Minimum 2 years consecutively in the same business

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<tr>
<td><strong>Common Documents Required</strong></td>
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<td><strong>Other relevant documents</strong></td>
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<td><strong>Recommendation letter from panel cooperatives and self-help group members</strong></td>
<td><strong>Operating permits / licenses</strong></td>
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<td><strong>Operating permits / licenses (applicable only to specific industries such as transportation, rice trading etc)</strong></td>
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**Public Hotline Numbers**

| | | | | | | | | | **Customer Service (24 hours):** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | **1-300-88-8787** |
| **HQ** 03-27311600 ext: 2033/ 2034/ 2035/ 2036/ 2041/ 2064/ 2042 | **Kuala Lumpur** 03-20283222 | **Selangor** 03-55169988 | **1-300-88-8668** | **Kuala Lumpur** 03-21783188 | **03-62047788** | **1-300-88-8787** | | | **1-800-22-9999** |
| **Kota Bharu** 09-2858000 | **Kota Kinabalu** 088-477121 | **Penang** 04-2401121 | | | | | | | **Kuala Lumpur** 03-26128121 |
| **Ipoh** 05-2548742 | **Johor Bahru** 07-2881121 | **Kuching** 082-287121 | | | | | | | **Penang** 04-2401121 |
| **Seremban** 06-7639541 | **Kota Kinabalu** 088-477121 | | | | | | | | **Kuching** 082-287121 |
| **Kuala Lumpur** 03-20283222 | | | | | | | | | **Kota Kinabalu** 088-477121 |

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

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