

COMPARATIVE TABLE ON PEMBIAYAAN MIKRO PRODUCT FEATURES

FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE BANK	AMBANK	CIMB BANK	BANK MUAMALAT	MAYBANK	PUBLIC BANK	UNITED OVERSEAS BANK
Product Name	• Modal Usahawan 1 Malaysia-i (MUS1M-i) (Islamic Concept)	• Skim Pembiayaan Mikro-i (*MUk) (MUk - Modal untuk Usahawan Kecil) • Skim Pembiayaan Mikro-i (MUk) MEF (Micro Enterprise Fund)	• BSN TemaNiaga • BSN TemanMesra • BSN TemaNiaga-i	• Cash Vantage Personal Financing-i (Islamic) • Cash First Personal Loan (Conventional)	• AmMikro Plus (Conventional)	• Xpress Cash Financing-i (Islamic)	• SKIM MIKRO (Islamic) • Skim Micro Bazar Tok Guru (Islamic)	• Maybank Microfinance (Conventional) • SME Micro Financing (Conventional)	• PBMicro Finance (Conventional)	• Easi Cash (Conventional)
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	• RM1,000 – RM50,000 (based on products)	• 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	• 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 (based on products)	• 1 – 5 years	• 1 – 5 years
Financing Rate per annum (as per advertised)	• As low as 7.92%	• 8.25% – 12.56%	• From as low as 6.38% (terms and conditions apply)	• 8.88% – 13% flat rate	Plan A: Loan Amount RM5K- <RM20K • BNM Fund: 2% per month (24% p.a.) • Internal Fund: 2.5% per month (30% p.a.) Plan B: Loan Amount RM20K- RM50K • BNM Fund: BR+ 4.36% • Internal Fund: BR + 4.61%	• 21.0%	• SKIM MIKRO (Islamic): 3.75% flat • Skim Micro Bazar Tok Guru (Islamic): 6.50% flat	• Maybank Microfinance: 24% • SME Micro Financing: 10% - 12%	• MEF with CGC guarantee: BLR - 0.50% p.a. • MEF without CGC guarantee: 1.8% – 2.5% p.m.	• 9.99% - 11.99%
Committed Approval time	• 6 working days (from submission of full documentation)	• 5 – 10 working days	• 6 working days (subject to complete documentation)	• 5 working days	• 2 working days (subject to complete documentation)	• 1 working day	• 6 working days (from submission of full documentation)	• 2 – 6 working days (subject to complete documentation)	• 6 working days	• 4 - 5 working days (upon receipt of complete documentation)
Eligible Economic Sector	• Agro-based Industries and related services and manufacturing activities	• Agriculture • Services • Retailing & trade • Manufacturing	• Manufacturing • Retailing/wholesale • Services	• All sectors	• Retail • Services & trade • Manufacturing	• All sectors	• All sectors	• All sectors / selected sectors based on products	• Agriculture • Services & trade • Manufacturing	• All sectors

COMPARATIVE TABLE ON PEMBIAYAAN MIKRO PRODUCT FEATURES

FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE BANK	AMBANK	CIMB BANK	BANK MUAMALAT	MAYBANK	PUBLIC BANK	UNITED OVERSEAS BANK
Eligibility	<ul style="list-style-type: none"> • Micro enterprises • Individuals • Age between 21 – 60 years old on the date of application • At least with 1 year business / project experience • Have valid business license / permit / registration • Place of residence close to business / project site 	<ul style="list-style-type: none"> • Members of cooperatives and Hawkers and Petty Traders Association • Full-time Micro enterprises • Age between 18 - 65 years old • Belongs to a self-help group • At least with 2 years business experience • Place of residence is within the business vicinity • Have valid business license / permit / registration 	<ul style="list-style-type: none"> • 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 • 1-3% rebate on interest for customers with prompt payment conduct (subject to bank's discretion) 	<ul style="list-style-type: none"> • Self-employed individuals • Minimum 2 years in business • Has valid business registration • Age between 21 – 60 	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Salaried workers • Self employed individuals (Micro enterprises) • Age between 21 – 60 years old • Minimum of RM800 monthly gross income • 6 months working / 6 months in business 	<ul style="list-style-type: none"> • Individuals / sole proprietors / partnerships • Aged between 18 - 65 years old • Government Pensioner • Army Wife • FELCRA Settler • Have valid business license / permit / registration 	<ul style="list-style-type: none"> • Malaysian citizen • Age between 21 – 60 years • Valid business license / permit/ business registration <p><u>Other eligibility criteria based on products</u></p> <ul style="list-style-type: none"> • Micro-enterprises • Group-5 members per group • Household income below RM24,000 p.a • Companies registered with Companies Commission of Malaysia • 2 – 3 years in operation • At least 3 years banking relationship (borrowing & non-borrowing) with any FIs 	<ul style="list-style-type: none"> • Micro enterprises • Self-employed individuals • Aged between 25 – 60 years old • Companies registered with Companies Commission of Malaysia • Have valid business license / permit • Business must be owner operated and on a full-time basis • Have permanent residential address • Have relevant business experience 	<ul style="list-style-type: none"> • Self-employed individuals • Age between 21 – 55 years old • Minimum of RM36,000 yearly income • Minimum 2 years consecutively in the same business
Common Documents Required	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Identity card • Proof of business operations (e.g. business registration / license / permit) • Proof of income (e.g. bank statement) • Recommendation letter from panel cooperatives and self-help group members 	<ul style="list-style-type: none"> • Identity card (borrower and spouse) • Proof of business operations (e.g. business valid registration / license / permit) • Proof of income (e.g. sales record, bank statements for the past 6 months) • Operating permits / licenses (applicable only to specific industries such as transportation, rice trading etc) • Utility bills • Other relevant documents 	<ul style="list-style-type: none"> • Identity card • Proof of business operations (e.g. business registration / license / permit) • Proof of income by copy of latest 6 months bank statement OR • Latest Borang B verified against tax receipt OR • Latest EPF Statement • Other relevant documents 	<ul style="list-style-type: none"> • Identity card • Proof of business operations (e.g. business registration / license / permit) • Proof of income (e.g. bank statement) • Utility bills • Other relevant documents 	<ul style="list-style-type: none"> • Identity card • Proof of business operations (e.g. business registration / license / permit) • Proof of income (e.g. bank statement) • Other relevant documents 	<ul style="list-style-type: none"> • Identity card • Proof of business operations (e.g. business registration / license / permit) • Proof of income (e.g. Pension Slip) • Copy of latest 6 months bank statement • Other relevant documents 	<ul style="list-style-type: none"> • Identity card • Business license / permit / business registration <p><u>Other documents required based on products</u></p> <ul style="list-style-type: none"> • Proof of income (e.g. latest 6 months bank statement, Income Tax statement) • Bank's confirmation that account in operation 3 years satisfactorily • Proof of business • Business proposal • Latest 2 years Audited Account / Management Account • Other relevant documents 	<ul style="list-style-type: none"> • Identity card • Proof of business operations (e.g. business registration / license / permit) • Proof of income (e.g. bank statement) • Utility bills • Other relevant documents 	<ul style="list-style-type: none"> • Identity card • Latest Form B/BE - with tax receipt • Latest 6 months bank statements reflecting business turnover • Form 9/24/49 or Business Registration Certificate

COMPARATIVE TABLE ON PEMBIAYAAN MIKRO PRODUCT FEATURES

FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE BANK	AMBANK	CIMB BANK	BANK MUAMALAT	MAYBANK	PUBLIC BANK	UNITED OVERSEAS BANK
Public Hotline Numbers	<ul style="list-style-type: none"> • HQ 03-27311600 ext: 2036/2041/2035/2034/ 2062/ 2042 • Kuala Lumpur 03-2691 2754 • Shah Alam 03-5519 8250 • Melaka 06-2811495 • Seremban 06-7639 541 • Butterworth 04-3314 539 • Johor Bahru 07-2344 761 • 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 	<ul style="list-style-type: none"> • Kuala Lumpur 03-26129600 Direct line: 03-26124714 /15/16/17/18 • Kota Kinabalu 088-487613 /14/15/17 • Kuching 082-237159/177 	<ul style="list-style-type: none"> • Kuala Lumpur 03-2162222 samb. 8093/8094 • Sabah 088-215702 • Sarawak 082-247844 • Kedah 04-7740461/04-7440412 • Kelantan 09-7480824 • Selangor 03-55433067 • Johor 07-2234718 • Pahang 09-5650519 • Terengganu 09-6227622 samb. 315 • Melaka 06-2831612 • Penang 04-2226446 • Perak 05-2452326 • Negeri Sembilan 06-7639820/06-7617677 	<ul style="list-style-type: none"> • Selangor 03-55169988 	<ul style="list-style-type: none"> • 1 300-80-8888 	<ul style="list-style-type: none"> • 1-300-880 900 	<ul style="list-style-type: none"> • 1-300-88-8787 	<ul style="list-style-type: none"> • Customer Service (24 hours): 1-300-88-6688 	<ul style="list-style-type: none"> • 1-800-22-9999 	<ul style="list-style-type: none"> • Kuala Lumpur 03-26128121 • Penang 04-2401121 • Johor Bahru 07-2881121 • Kuching 082-287121 • Kota Kinabalu 088-477121

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