

FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE BANK	AMBANK	CIMB BANK	EONCAP ISLAMIC BANK	MAYBANK	PUBLIC BANK	UNITED OVERSEAS BERHAD
Public Hotline Numbers	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Kuala Lumpur 03-6250 2610 Penang 04-540 1100 Johor 07-353 7105 Kuala Terengganu 09-630 1290 Sabah 088-432 420 	<ul style="list-style-type: none"> 03-2167 3000 ext. 81421 / 81147 / 82640 / 73879 / 81228 088-280 105 082-207 200 	<ul style="list-style-type: none"> 1-300-880 900 03-2035 2200 	<ul style="list-style-type: none"> 03-2616 1222 / 03-2616 1133 	<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
Product Name	<ul style="list-style-type: none"> Modal Usahawan 1 Malaysia (MUS1M) (Conventional and Islamic) 	<ul style="list-style-type: none"> Skim Pembiayaan Mikro-i (*MUSK) (MUSK - Modal untuk Usahawan Kecil) 	<ul style="list-style-type: none"> BSN TemaNiaga BSN TemanMesra BSN TemaNiaga-i 	<ul style="list-style-type: none"> Rakan Personal Financing (Conventional) Rakan Personal Financing-i (Islamic) 	<ul style="list-style-type: none"> AmMikro 	<ul style="list-style-type: none"> Xpress Cash Financing-i (Islamic) 	<ul style="list-style-type: none"> Pembiayaan Peribadi-i Pesara Tentera (3P) Pembiayaan Peribadi-i Pesara Kerajaan (3PK) Pembiayaan Peribadi Gratuiti (JPA) Pembiayaan Peribadi Gratuiti (Tentera) 	<ul style="list-style-type: none"> Maybank Mikro (conventional) Maybank Islamic Mikro (Islamic) 	<ul style="list-style-type: none"> PBMicro Finance 	<ul style="list-style-type: none"> EasiCash
Loan Size	<ul style="list-style-type: none"> RM1,000 – RM50,000 	<ul style="list-style-type: none"> RM1,000 - RM50,000 	<ul style="list-style-type: none"> RM5,000 – RM50,000 	<ul style="list-style-type: none"> RM2,000 – RM50,000 	<ul style="list-style-type: none"> RM3,000 – RM50,000 	<ul style="list-style-type: none"> RM3,000 – RM50,000 	<ul style="list-style-type: none"> RM5,000 – RM50,000 	<ul style="list-style-type: none"> RM3,000 – RM50,000 	<ul style="list-style-type: none"> RM3,000 – RM50,000 	<ul style="list-style-type: none"> RM5,000 – RM50,000
Purpose of financing	<ul style="list-style-type: none"> Working capital Capital expenditure 	<ul style="list-style-type: none"> Working capital Capital expenditure 	<ul style="list-style-type: none"> Working capital Capital expenditure 	<ul style="list-style-type: none"> Working capital Capital expenditure 	<ul style="list-style-type: none"> Working capital Capital expenditure 	<ul style="list-style-type: none"> Working Capital Capital Expenditure 	<ul style="list-style-type: none"> Working capital Capital expenditure 	<ul style="list-style-type: none"> Working Capital Capital Expenditure 	<ul style="list-style-type: none"> Working capital Capital expenditure 	<ul style="list-style-type: none"> Working capital Capital expenditure
Eligible Economic Sector	<ul style="list-style-type: none"> All sectors 	<ul style="list-style-type: none"> Agriculture Services Retailing and trade Manufacturing 	<ul style="list-style-type: none"> Manufacturing Retailing Services Wholesale 	<ul style="list-style-type: none"> All sectors 	<ul style="list-style-type: none"> Retail Services and trade Manufacturing 	<ul style="list-style-type: none"> All sectors 	<ul style="list-style-type: none"> All sectors 	<ul style="list-style-type: none"> All sectors 	<ul style="list-style-type: none"> Agriculture Services and trade Manufacturing 	<ul style="list-style-type: none"> All sectors
Eligible Customers	<ul style="list-style-type: none"> Micro enterprises (Including part-time micro enterprises) 	<ul style="list-style-type: none"> Members of cooperatives and Hawkers & Petty Traders Association Full-time micro enterprises Micro enterprises 	<ul style="list-style-type: none"> Self-employed individuals Micro enterprises 	<ul style="list-style-type: none"> Self-employed individuals 	<ul style="list-style-type: none"> Individuals Sole-proprietors Partnerships Private limited companies 	<ul style="list-style-type: none"> Salaried workers Self employed individuals (Micro enterprises) 	<ul style="list-style-type: none"> Ex-army(3P) Government pensioner (3PK) Retiring Government servant (Gratuity JPA) Retiring Army (Gratuity Army) 	<ul style="list-style-type: none"> Self-employed Micro enterprise 	<ul style="list-style-type: none"> Self-employed individuals Micro enterprises 	<ul style="list-style-type: none"> Self-employed individuals
Tenure	<ul style="list-style-type: none"> 3 months - 5 years 	<ul style="list-style-type: none"> 1 month - 5 years 	<ul style="list-style-type: none"> 1 – 5 years 	<ul style="list-style-type: none"> 6 months – 5 years 	<ul style="list-style-type: none"> 1 – 5 years 	<ul style="list-style-type: none"> 6 months – 5 years 	<ul style="list-style-type: none"> 3 – 15 years 	<ul style="list-style-type: none"> 1 – 5 years 	<ul style="list-style-type: none"> 1 – 5 years 	<ul style="list-style-type: none"> 2 – 5 years
Committed approval time	<ul style="list-style-type: none"> 4 working days 	<ul style="list-style-type: none"> 10 working days 	<ul style="list-style-type: none"> 6 working days (Subject to complete documentation) 	<ul style="list-style-type: none"> 2 working days 	<ul style="list-style-type: none"> 2 working days (Subject to complete documentation) 	<ul style="list-style-type: none"> 1 working day 	<ul style="list-style-type: none"> 5 working days 	<ul style="list-style-type: none"> 2 working days (Self-employed) 6 working days (Micro enterprise) 	<ul style="list-style-type: none"> 6 working days 	<ul style="list-style-type: none"> 2 working days (Upon receipt of complete documentation)

COMPARATIVE TABLE ON PEMBIAYAAN MIKRO PRODUCT FEATURES

FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE	AMBANK	CIMB	EONCAP ISLAMIC BANK	MAYBANK	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	• 1 working day after approval (Self-employed) • 3 working days after receipt of CGC* approval (Micro enterprise) <small>(* CGC – Credit Guarantee Corporation Scheme)</small>	• PBMicro Finance (With CGC*): 4 working days from receipt of CGC guarantee cover • PBMicro Finance (Without CGC*): 4 working days <small>(* CGC – Credit Guarantee Corporation Scheme)</small>	• 7 working days
Eligibility Criteria	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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) 	<p><u>Business Enterprises</u></p> <ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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"> • 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 	<p><u>Self-Employed</u></p> <ul style="list-style-type: none"> • Malaysian citizen • Age between 21 - 60 years • Valid business license / permit • Business must be owner operated and on full time basis • 2 years experience <p><u>Micro Enterprise</u></p> <ul style="list-style-type: none"> • Registered with Companies Commission of Malaysia • Minimum 2 years experience • Micro enterprise according to NSDC definition 	<p><u>Individuals</u></p> <ul style="list-style-type: none"> • 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 <p><u>Business Enterprises</u></p> <ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Age between 21 – 55 years old <p><u>Self-employed</u></p> <ul style="list-style-type: none"> • Minimum of RM30,000 yearly income • Minimum 3 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 letters from panel cooperatives and self-help group members 	<ul style="list-style-type: none"> • 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 	<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 3 months bank statement / passbook / or copy of business site visit report or copy of latest certified financial 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. bank statement) • Other relevant documents 	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Identity Card • Proof of business operation e.g. business registration (license / permit) • Proof of income (e.g. latest 6 months bank statement, Income Tax statement) • Business registration (where applicable) • Bank's confirmation that account in operation 2 years satisfactorily 	<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. 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 and Felda offices that display the national <i>Pembiayaan Mikro</i> logo	• All Bank Rakyat branches that display the national <i>Pembiayaan Mikro</i> logo	• All Bank Simpanan Nasional branches and dedicated BSN Microfinance Centers that display the national <i>Pembiayaan Mikro</i> logo	• All Alliance Rakan branches and Alliance Bank branches that display the national <i>Pembiayaan Mikro</i> logo	• All AmBank branches that display the national <i>Pembiayaan Mikro</i> logo	• All CIMB branches that display the national <i>Pembiayaan Mikro</i> logo	• All EONCAP Islamic Bank branches that display the national <i>Pembiayaan Mikro</i> logo	• All Maybank branches that display the national <i>Pembiayaan Mikro</i> logo	• All Public Bank branches that display the national <i>Pembiayaan Mikro</i> logo	• All United Overseas Bank branches that display the national <i>Pembiayaan Mikro</i> logo