

Customer Service Charter for Small and Medium Enterprises (SMEs) financing

1. DOCUMENTS REQUIRED

For business incorporated prior to 31 st January 2017	
No.	List of Documents
1.	Form A / B, Form 8 / 9 (Whichever is applicable)
2.	Form 24 and / or Form for Section 78 (where applicable)
3.	Form 49 and / or Form of Section 58 (where applicable)
4.	Form 13 and / or Notice of registration of the New Name (issued by the Registrar under Section 28 (3) CA 2016)(where applicable)
5.	Form 44 and / or Form for Section 46 (3) (where applicable)
6.	Memorandum and Article of Association (M & A)
7.	Copies of Identity Card (NRIC) or Passport of the director (s), guarantor (s) and authorized signatory (ies)
8.	Director's resolution (including circular Resolution / Certificate Extract of Resolution)
9.	Trading License (applicable only for Companies incorporated in Sabah)
10.	Audited accounts for past 3 years and latest management account.
11.	Bank statement (latest 6 months)
12.	Company write-up and management profile
13.	List of existing bankers, details of borrowing and existing security arrangements (if any).
14.	List of main suppliers/purchasers/and creditors / debtors ageing schedule (if applicable).
15.	Cash-flow projections (if necessary).
16.	Details of security offered including related documents such as valuation report, copy of land title, sale and purchase agreement (if applicable)
17.	Director (s) / Guarantor (s) latest 3 years Income Tax Return Form (Form J) and any other documents as evidence of income.
18.	If guarantor is a corporate entity additional documents may be required.

For business incorporated on / after 31 st January 2017	
No.	List of Documents
1.	Notice of Registration issued by Companies Commission of Malaysia ("CCM") and / or Certificate of Incorporation (if available)
2.	Constitution ¹ (mandatory for a company limited by guarantee ² and optional for a company limited by shared)

¹ A company has the option to adopt a constitution if it wishes to tailor certain provisions of the constitution are not inconsistent with the CA 2016 (and provided any modification(s) of the provisions of the Act is permitted).

² A company limited by Guarantee is a company incorporated without share capital and in which the liability of its members is limited to the amount each member undertakes to contribute at the time the company is wound up. Whether a company is limited by guarantee or by share is stated in the Notice of Registration under the Type of Company.

3.	Form for Section 14-Application for Registration of a Company (for newly incorporated company)
4.	Form for Section 78
5.	Latest form for Section 58
6.	Notice of Registration of the New Name (issued by the Registrar under Section 28 (3) CA 2016) (applicable if the company had changed its name)
7.	Form for Section 46 (3)
8.	Documents #7 to #8 as listed for business incorporated prior to 31 st January 2017 above.

(Note: listed document herein are minimal document requirement and additional document may be requested by the Bank for processing and evaluation of financing application)

2. FINANCING ELIGIBILITY

- Registered businesses (SMEs) related to agriculture business and food production:
 - a) For business in the Manufacturing Sector
Registered business with turnover of not exceeding RM 50 Million OR full time employees of not exceeding 200
 - b) For business in the Services and other sectors
Registered business with turnover of not exceeding RM 20 Million OR full time employees of not exceeding 75.
- Malaysian-owned companies / institutions (with at least 51% ownership by Malaysians) registered under the Companies Act 1965, citizens residing in Malaysia and entrepreneurs registered under the Registrar of Business
- Satisfactory financial track record of minimum 3 years.
- Satisfactory relationship (if any) with other financial institutions.
- SMEs as defined by Bank Negara Malaysia (BNM).

3. FINANCING

TYPE	PURPOSE
<ul style="list-style-type: none"> • Term Financing • AgroCashline – i • Modal Kerja – i • Trade product such as Letter of Credit, Trust Receipt, Bank Guarantee. • Financing administered by BNM under the various schemes are also available subject to compliance with their respective eligibility and terms and conditions. 	<ul style="list-style-type: none"> • Working Capital; • Expansion of existing business capacity; • Capital expenditure such as purchase of machinery; • Property acquisition.

4. PROCESSING DURATION

Bank's decision to be informed to the applicants in writing and approximately 1 month from submission of complete sets of documents as stated herein³.

5. BANK STATEMENTS

- AgroCashline – i
- Term financing – statement will be provided half yearly.
- Trade facilities – statement are available upon request.
- Modal Kerja – i - Notification letter will be provided upon utilization of facility.

6. APPEAL

- Channel of appeal

Any appeal of unsuccessful loan application can be submitted in writing to:

**Head, Business Banking Department
Level 2, Leboh Pasar Besar,
P.O.Box 10815,
50726 Kuala Lumpur.**

- Decision on the appeal to be notified within two (2) weeks from the date of the appeal is received.

³ Not applicable for financing related to Connected Parties Transaction.