

SOALAN LAZIM

PEMBIAYAAN SOKONGAN DAN PEMULIHAN BERSASAR (PSPB) BAGI PELANGGAN YANG TERKESAN AKIBAT PANDEMIK COVID-19

PEMBIAYAAN SOKONGAN DAN PEMULIHAN BERSASAR (PSPB)		
NO.	SOALAN	JAWAPAN
1	Apakah Pembiayaan Sokongan Dan Pemulihan Bersasar (PSPB)?	<ul style="list-style-type: none"> PSPB adalah kemudahan bantuan khas yang ditawarkan oleh Bank kepada Perusahaan Kecil Dan Sederhana (PKS) dan perusahaan mikro di Malaysia yang layak dimana hasil pendapatan mereka telah terjejas akibat perintah kawalan pergerakan sejak Jun 2020 kecuali sektor pelancongan dan perkhidmatan berkaitan pelancongan.
2	Siapakah yang layak memohon PSPB?	<ul style="list-style-type: none"> PKS dan perusahaan mikro di Malaysia dalam sektor perkhidmatan yang terjejas oleh pengenalan langkah-langkah pengekangan COVID-19 sejak Jun 2020 seperti: <ol style="list-style-type: none"> Aktiviti perkhidmatan Makanan dan Minuman; Pemborongan dan Perdagangan Runcit Aktiviti perkhidmatan sokongan berkaitan rantaian pertanian Sektor pelancongan dan lain-lain aktiviti/perkhidmatan berkaitan perlancongan tidak layak untuk memohon kemudahan ini.
3	Apakah jenis pembiayaan yang ditawarkan di bawah PSPB?	<ul style="list-style-type: none"> PSBP ditawarkan bagi pembiayaan modal kerja sahaja.
4	Berapakah jumlah pembiayaan maksimum ditawarkan dibawah PSPB?	<ul style="list-style-type: none"> PKS: Sehingga RM500,000 bagi setiap entiti Perusahaan Mikro: Sehingga RM75,000 bagi setiap entiti <p>Nota:</p> <ol style="list-style-type: none"> Perkara di atas terpakai untuk PKS dengan pemegang saham biasa > 20% pegangan saham. Definisi PKS dan Perusahaan Mikro adalah sepertimana definisi dari SME Corporation Malaysia
5	Tempoh pembayaran pembiayaan untuk PKS dan perusahaan mikro?	<ul style="list-style-type: none"> Sehingga tujuh (7) tahun, dengan moratorium sekurang-kurangnya enam (6) bulan untuk ansuran bulanan.
6	Berapakah kadar keuntungan yang ditawarkan kepada PKS dan perusahaan mikro?	<ul style="list-style-type: none"> Kadar keuntungan yang ditawarkan adalah sehingga 3.5% setahun (termasuk fi jaminan).
7	Apakah jaminan pembiayaan yang disediakan kepada PKS dan perusahaan mikro?	<ul style="list-style-type: none"> Jaminan pembiayaan sebanyak 80% (dengan bayaran jaminan 0.5% setahun) untuk PKS disediakan oleh Credit Guarantee Corporation Malaysia Berhad (CGC) atau Syarikat Jaminan Pembiayaan Perniagaan (SJPP) manakala jaminan pembiayaan sebanyak 90% (dengan bayaran jaminan 0.5% setahun) disediakan untuk perusahaan mikro
8	Adakah pembiayaan dibawah PSPB memerlukan sebarang cagaran?	<ul style="list-style-type: none"> Tiada cagaran diperlukan untuk pembiayaan yang ditawarkan di bawah PSPB.
9	Berapa lamakah tempoh ketersediaan PSPB?	<ul style="list-style-type: none"> PSPB disediakan untuk pelanggan yang layak bermula dari 1 Disember 2020 sehingga 31 Disember 2021 atau sehingga dana digunakan sepenuhnya (merujuk yang mana lebih awal)

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10	Bagaimanakah cara untuk memohon PSPB?	<ul style="list-style-type: none"> • Permohonan boleh dibuat menerusi saluran berikut: <ol style="list-style-type: none"> 1. Permohonan secara atas talian di pautan www.agrobank.com.my/fundonlineform; atau 2. Hadir ke cawangan berhampiran <p>Sekiranya memerlukan sebarang makluman atau penjelasan lanjut, boleh menghubungi Pusat Panggilan Agrobank di talian 1 300 88 2476 atau hadir ke cawangan berhampiran anda.</p>																					
11	Apakah perbezaan antara PSPB dan Special Relief Facility (SRF)?	<table border="1"> <thead> <tr> <th data-bbox="625 573 794 618">Perkara</th> <th data-bbox="794 573 1137 618">PSPB</th> <th data-bbox="1137 573 1477 618">SRF</th> </tr> </thead> <tbody> <tr> <td data-bbox="625 618 794 824">Objektif</td> <td data-bbox="794 618 1137 824">PSPB disasarkan untuk memberi bantuan khas kepada usahawan PKS yang layak yang hasil pendapatan mereka telah terjejas akibat perintah kawalan pergerakan</td> <td data-bbox="1137 618 1477 824">SRF disasarkan untuk memberi sokongan aliran tunai segera dan disasarkan kepada perniagaan yang terjejas oleh COVID-19 untuk mengekalkan operasi perniagaan mereka</td> </tr> <tr> <td data-bbox="625 824 794 936">Jumlah dana peruntukan oleh BNM</td> <td data-bbox="794 824 1137 936">RM2 billion</td> <td data-bbox="1137 824 1477 936">RM5 billion</td> </tr> <tr> <td data-bbox="625 936 794 1216">Sektor sasaran</td> <td data-bbox="794 936 1137 1216"> i. Aktiviti perkhidmatan Makanan dan Minuman; ii. Pemborongan dan Perdagangan Runcit; iii. Aktiviti perkhidmatan sokongan berkaitan rantaian pertanian. </td> <td data-bbox="1137 936 1477 1216">Semua sektor</td> </tr> <tr> <td data-bbox="625 1216 794 1346">Tempoh pembiayaan maksimum</td> <td data-bbox="794 1216 1137 1346">Sehingga 7 tahun</td> <td data-bbox="1137 1216 1477 1346">Sehingga 5.5 tahun</td> </tr> <tr> <td data-bbox="625 1346 794 1559">Jumlah pembiayaan maksimum</td> <td data-bbox="794 1346 1137 1559"> i. PKS: Sehingga RM500,000 ii. Perusahaan Mikro: Sehingga RM75,000 </td> <td data-bbox="1137 1346 1477 1559">Sehingga RM 1 mil per SME</td> </tr> <tr> <td data-bbox="625 1559 794 1749">Tempoh ketersediaan PSPB</td> <td data-bbox="794 1559 1137 1749">Dari 1 Disember 2020 sehingga 31 Disember 2021 atau sehingga dana digunakan sepenuhnya (merujuk yang mana lebih awal)</td> <td data-bbox="1137 1559 1477 1749">Sebelum 31 Disember 2020</td> </tr> </tbody> </table>	Perkara	PSPB	SRF	Objektif	PSPB disasarkan untuk memberi bantuan khas kepada usahawan PKS yang layak yang hasil pendapatan mereka telah terjejas akibat perintah kawalan pergerakan	SRF disasarkan untuk memberi sokongan aliran tunai segera dan disasarkan kepada perniagaan yang terjejas oleh COVID-19 untuk mengekalkan operasi perniagaan mereka	Jumlah dana peruntukan oleh BNM	RM2 billion	RM5 billion	Sektor sasaran	i. Aktiviti perkhidmatan Makanan dan Minuman; ii. Pemborongan dan Perdagangan Runcit; iii. Aktiviti perkhidmatan sokongan berkaitan rantaian pertanian.	Semua sektor	Tempoh pembiayaan maksimum	Sehingga 7 tahun	Sehingga 5.5 tahun	Jumlah pembiayaan maksimum	i. PKS: Sehingga RM500,000 ii. Perusahaan Mikro: Sehingga RM75,000	Sehingga RM 1 mil per SME	Tempoh ketersediaan PSPB	Dari 1 Disember 2020 sehingga 31 Disember 2021 atau sehingga dana digunakan sepenuhnya (merujuk yang mana lebih awal)	Sebelum 31 Disember 2020
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12	Berapa lama tempoh pemprosesan yang akan diambil oleh pihak Bank?	<ul style="list-style-type: none"> • Cawangan dijangka untuk memaklumkan keputusan permohonan kepada pelanggan dalam masa lima (5) hari bekerja. 																					
13	Sekiranya saya penerima SRF atau pembiayaan PENJANA, adakah saya layak untuk mohon PSPB?	<ul style="list-style-type: none"> • Tidak. pelanggan yang menerima Kemudahan Bantuan Khas (SRF), PENJANA Pembiayaan PKS (PSF) dan/atau Pembiayaan Pelancongan PENJANA (PTF) adalah tidak layak untuk pembiayaan PSPB. 																					

FREQUENTLY ASKED QUESTIONS TARGETED RELIEF AND RECOVERY FACILITY (TRRF) FOR AFFECTED CUSTOMERS DUE TO COVID-19 PANDEMICS

TARGETED RELIEF AND RECOVERY FACILITY (TRRF)		
NO.	QUESTION	ANSWER
1	What is TRRF facility?	<ul style="list-style-type: none"> TRRF is a special facility offered by the Bank to the eligible Malaysian Small and Medium Enterprises (SMEs) and Micro Enterprises whose income has been affected due to the movement control order since June 2020, except the tourism and tourism-related sectors.
2	Who is eligible to apply for the TRRF?	<ul style="list-style-type: none"> Malaysian SMEs and Micro Enterprises in services sector whom was affected by introduction of COVID-19 restraining measures since June 2020 such as: <ul style="list-style-type: none"> a) Food and Beverage service activities; b) Wholesale and Retail Trade; c) Support Services activities related to Agriculture value chain. The tourism sector and other tourism-related activities/ services are not eligible to apply for TRRF.
3	What type of financing is offered under TRRF?	<ul style="list-style-type: none"> TRRF is offered for working capital financing only.
4	What is the maximum financing amount offered under TRRF?	<ul style="list-style-type: none"> SME: Up to RM500,000.00 per entity Micro enterprise: Up to RM75,000.00 per entity. <p>Note:</p> <ol style="list-style-type: none"> The above is applicable for SMEs with common shareholder(s) of > 20% shareholding. SME and Micro Enterprises as defined by SME Corporation Malaysia
5	What is payment tenure for SMEs/Micro enterprise?	<ul style="list-style-type: none"> Up to seven (7) years, with at least six (6) months moratorium on monthly installments
6	What is payment tenure for SMEs/Micro enterprise?	<ul style="list-style-type: none"> The financing rate offered is up to 3.5% per annum (inclusive of guarantee fee)
7	What is the financing guarantee coverage provided for SMEs/Micro enterprise?	<ul style="list-style-type: none"> 80% financing guarantee coverage (with 0.5% guarantee fee per annum) for Malaysian SMEs is provided by Credit Guarantee Corporation Malaysia Berhad (CGC) or Syarikat Jaminan Pembiayaan Perniagaan (SJPP) and 90% financing guarantee coverage (with 0.5% guarantee fee per annum) is provided for micro enterprises.
8	Does financing under TRRF require any collateral?	<ul style="list-style-type: none"> No collateral is required for financing offered under TRRF.
9	What is the duration for availability of this TRRF?	<ul style="list-style-type: none"> The TRRF is made available to eligible customers from 1 December 2020 until 31 December 2021 or until fully utilised (whichever is earlier).

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10	How can customers apply for TRRF?	<ul style="list-style-type: none"> Application for TFFP can be made through <ol style="list-style-type: none"> Online application link at www.agrobank.com.my/fundonlineform; or Walk in to the nearest Agrobank's branch. <p>For any further information or clarification needed, please contact Agrobank's Contact Centre at 1-300-88-2476; or visit to our nearest branch.</p>																					
11	What is the difference between TRRF and Special Relief Facility (SRF)?	<table border="1"> <thead> <tr> <th></th> <th>TRRF</th> <th>SRF</th> </tr> </thead> <tbody> <tr> <td>Objective</td> <td>TRRF is targeted to provide relief and support recovery for eligible SMEs/Micro enterprise in the service sector affected by reintroduction of containment measures</td> <td>SRF is targeted to provide immediate and targeted cash flow support to businesses that are adversely impacted by COVID-19 to sustain their business operations</td> </tr> <tr> <td>Total fund allocation by BNM</td> <td>RM2 billion</td> <td>RM5 billion</td> </tr> <tr> <td>Targeted sector</td> <td> i. Food and Beverage services activities; ii. Wholesale and Retail Trade; iii. Support Services activities related to Agriculture value chain. </td> <td>All sectors/nature of businesses</td> </tr> <tr> <td>Maximum financing tenure</td> <td>Up to 7 years</td> <td>Up to 5.5 years</td> </tr> <tr> <td>Maximum financing amount</td> <td> i. SME: Up to RM500,000.00 per SME; ii. Micro enterprise: Up to RM75,000.00 per micro enterprise. </td> <td>Up to RM 1.0 million per SME</td> </tr> <tr> <td>Availability of the facility</td> <td>From 1 Disember 2020 until 31 December 2021 or full utilisation (whichever is earlier)</td> <td>Until 31 December 2020</td> </tr> </tbody> </table>		TRRF	SRF	Objective	TRRF is targeted to provide relief and support recovery for eligible SMEs/Micro enterprise in the service sector affected by reintroduction of containment measures	SRF is targeted to provide immediate and targeted cash flow support to businesses that are adversely impacted by COVID-19 to sustain their business operations	Total fund allocation by BNM	RM2 billion	RM5 billion	Targeted sector	i. Food and Beverage services activities; ii. Wholesale and Retail Trade; iii. Support Services activities related to Agriculture value chain.	All sectors/nature of businesses	Maximum financing tenure	Up to 7 years	Up to 5.5 years	Maximum financing amount	i. SME: Up to RM500,000.00 per SME; ii. Micro enterprise: Up to RM75,000.00 per micro enterprise.	Up to RM 1.0 million per SME	Availability of the facility	From 1 Disember 2020 until 31 December 2021 or full utilisation (whichever is earlier)	Until 31 December 2020
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12	How long will the Bank takes to process the application?	<ul style="list-style-type: none"> Branches are estimated to inform the customer the result of their application within five (5) working days. 																					
13	If the customer is the recipients of SRF or PENJANA financing, can the customer apply for TRRF?	<ul style="list-style-type: none"> No. The recipients of SRF, PENJANA SME Financing and/or PENJANA Financing shall not be eligible for the TRRF. 																					