

## **Frequently Asked Questions on Special Relief Facility**

1. Q: Who is eligible for the facility?  
A: Businesses which fulfill the following eligibility criteria:
  - A sole-proprietorship, partnership, limited liability partnership or private limited company only;
  - Businesses classified as SME, as defined by SME Corporation Malaysia;
  - Shareholding by Public Listed Companies and Government Linked Companies (if any) in the SMEs shall not exceed 20%;
  - Malaysians residing in Malaysia that hold a minimum of 51% shareholding in the SMEs;
  - Businesses registered with the Companies Commission of Malaysia (SSM), authorities/district offices in Sabah and Sarawak or statutory bodies for professional service providers.
  
2. Q: How long is the financing tenure?  
A: Maximum tenure of up to 5.5 years, including first 6 months moratorium period.
  
3. Q: Will I need to pay any interest/profit or instalment during the first 6 months moratorium period?  
A: No, you are not required to pay any interest/profit or instalment during the first 6 months moratorium period.
  
4. Q: Do I need to provide any collateral?  
A: No, there will not be any collateral required. However, the facility will be guaranteed by either Credit Guarantee Corporation Malaysia or Syarikat Jaminan Pembiayaan Perniagaan.
  
5. Q: How much is the financing rate?  
A: Financing rate is up to 3.50% per annum, inclusive of 0.5% guarantee fee per annum.
  
6. Q: How much is the maximum financing amount?  
A: Maximum financing amount is RM1 million per SME, inclusive of financing to related companies that have common shareholder(s). Different SMEs with common shareholder(s) will be subject to separate maximum financing limits, provided that the SMEs have different workforces.
  
7. Q: What are the type of facility being offered?  
A: Term Loan/Financing only. No Overdraft/Cash Line Facility or Trade Facility will be offered under the Special Relief Facility.
  
8. Q: What documents do I need to submit?  
A: Minimum documents will be required i.e. identification card, business registration certificates and any other applicable documents.
  
9. Q: How long will this facility be available for?  
A: The facility will be available from 6 March 2020 to 31 December 2020, or until the exhaustion of the funds allocated, whichever is earlier.
  
10. Q: If I am interested, how do I apply?  
A: You can apply through [here](#).