



**PB JOURNEY**

*SME Assist*

## PENJANA SME FINANCING SCHEME

### Key Features

<b>Objective</b>	To support Small and Medium Enterprise (SME) that are adversely affected by COVID-19 pandemic.													
<b>Purpose of Financing</b>	Working Capital Financing  (Refinancing of existing facility is strictly <b>not allowed</b> )													
<b>Type of Facility</b>	Fixed Loan / Term Financing													
<b>Financing Rate</b>	3.50% per annum <ul style="list-style-type: none"> <li>• Simple interest / profit rate will be charged during the moratorium period</li> <li>• Upon maturity of moratorium period, accrued interest / profit rate will spread out over the remaining financing tenure.</li> </ul>													
<b>Financing Limit</b>	Minimum : RM50K  Maximum : RM500K													
<b>Moratorium Period</b>	6 months moratorium period													
<b>Financing Tenure</b>	<table border="1"> <thead> <tr> <th>Financing Limit</th> <th>Less than RM300K</th> <th>RM300K to RM500K</th> </tr> </thead> <tbody> <tr> <td>Moratorium</td> <td>6 months</td> <td>6 months</td> </tr> <tr> <td>Financing Tenure</td> <td>5 years</td> <td>7 years</td> </tr> <tr> <td>Total Tenure</td> <td>5 years + 6 months</td> <td>7 years + 6 months</td> </tr> </tbody> </table>		Financing Limit	Less than RM300K	RM300K to RM500K	Moratorium	6 months	6 months	Financing Tenure	5 years	7 years	Total Tenure	5 years + 6 months	7 years + 6 months
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*Terms and conditions apply*



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