



BNM's Fund for SMEs : All Economic Sector (AES)

Objective

Enhance access to financing for SMEs in all economic sectors, to support growth.



Maximum Financing Amount

RM5 million



Financing Rate

Up to
7% p.a.
(inclusive of any guarantee fee)



Maximum Tenure

Up to
5 years

All Economic Sector (AES) Facility

Purpose of financing

- Capital expenditures
- Working Capital
(Not for refinancing of existing financing facilities)

Eligibility criteria

- Malaysian SMEs* that fulfil the following criteria:
- Registered with the Companies Commission of Malaysia (SSM), or authorities/district offices in Sabah and Sarawak, statutory bodies for professional service providers.
 - 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 business.

Participating Financial Institutions (PFIs)

- Commercial banks
- Islamic banks
- Development financial institutions regulated by BNM

Application procedure

Submit application directly to PFIs and approval will be subjected to the credit assessment of the PFIs.

* Based on the definition of SME as approved by the National Entrepreneur and SME Development Council (NESDC).

For more information



Contact the PFI's customer service centre



Log on to PFI's website



www.bnm.gov.my/funds4sme
BNM eLINK:
<https://bnmlink.bnm.gov.my>