



KEMENTERIAN PELANCONGAN,  
SENI DAN BUDAYA MALAYSIA

Support SMEs in the TOURISM SECTORS by preserving capacity and assisting SMEs to undertake the necessary investments to adjust and remain viable during COVID-19 pandemic.

# penjana

Pelan Jana Semula Ekonomi Negara

## PENJANA TOURISM FINANCING

### ELIGIBLE SECTORS

#### 1 CORE TOURISM

- Tourism accommodation premises (e.g. budget hotels, registered homestays, chalets and resorts)
- Travel agencies & tour operators
- Transportation for tourists (e.g. bus, boat and car rental operators)

#### 2 TOURISM-RELATED SECTORS

- Medical tourism
- MICE (Meetings, Incentives, Conferences, Exhibitions) ecosystem
- Money services businesses – applicable to money changing operators who mainly serve inbound and outbound tourists
- Capacity building institutions which are primarily set up to provide tourism related courses/training
- Tourism-related retail, recreation and wellness which can justify significant reliance on tourists

# 12 BANKS



- SMEs can now utilise up to 50% of the PTF financing amount obtained to refinance existing business financing\* from financial institutions and other sources including credit/leasing companies.
  - Recipients of Special Relief Facility (SRF) or PENJANA SME Financing (PSF) are eligible to apply.
- \*Existing business financing excludes financing obtained under BNM's Fund for SMEs.



### FINANCING AMOUNT

## UP TO RM500,000

FOR SMEs

\*Note: A collective financing limit is applicable for SMEs with common shareholder(s) of equal to or more than 20% shareholding.

## UP TO RM75,000

FOR MICROENTERPRISES

FINANCING RATE UP TO

### 3.5% p.a.

REPAYMENT DEFERMENT

### MINIMUM 6 MONTHS

Option: SMEs can make interest/profit-only payments for an additional period of 12 months

FINANCING TENURE UP TO

### 7 YEARS