

**Targeted Relief & Recovery Facility (TRRF)**

Terms	Features
Financing Limit	Up to RM 500,000.00
Financing Tenure	Up to 7 years including <b>12 months Moratorium</b>
Financing Rates	3.50% per annum
Facility type	Term Financing only
Security	Personal Guarantee and Guarantee by CGC/SJPP
Eligibility	<ul style="list-style-type: none"> <li>• SME companies and business enterprise in Services sector only (except tourism sector and tourism-sub sector).                             <ul style="list-style-type: none"> <li>• Personal Services (e.g repair of computers/ household goods, laundry, hairdressing, beauty )</li> <li>• Food and beverage services activities</li> <li>• Human health and social work activities</li> <li>• Arts, entertainment and recreation</li> <li>• Wholesale and retail trade</li> <li>• Business services (e.g Professional, scientific and technical activities; administrative and support service activities.</li> </ul> </li> <li>• Recorded profit in latest financial year</li> <li>• Positive networth</li> <li>• Minimum operation : 2 years</li> </ul> <p>Note : Recipients of Special Relief Facility (SRF), PENJANA SME Financing (PSF) and PENJANA Tourism Financing (PTF) are not eligible for TRRF</p>

**BNM'S TARGETTED RELIEF & RECOVERY FACILITY**

**Bank Muamalat – SME Dept.(Kuching)**

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**(a) Basic Documents Required**

**For Sdn Bhd**

- Form 24, 44 & 49.
- M&A.
- IC copies of all directors.
- Past 2 years audited account (FY2018 & 2019).
- Latest Management Account.
- Past 6 months Current Account Statements.

**For Sole-Prop & Partnership**

- Copies of relevant registration documents.
- IC copies of sole-prop. & partners.
- Past 12 months Current Account Statements.
- Lastest Income Tax Form e-B.

**Note :**

*Application open to SMEs from Kuching, Bintulu & Miri.*