


Relief Measures for SMEs Affected by COVID-19

The Government has proactively introduced an Economic Stimulus Package to cushion the impact of COVID-19 and reinvigorate the economic growth. The stimulus package was announced on 27 February 2020, 16 March 2020 and 27 March 2020. Measures to help the Small and Medium Enterprises (SMEs) to sustain their business operations are as follows:

No.	Measures	Info / Contact Details
1.	RM5 billion Special Relief Facility at an interest rate of 3.5% to SMEs (BNM)	<p>BNM Laman Informasi Nasihat dan Khidmat (BNMLINK) Tel: 1300 88 5465 Fax: 03-2147 1515 Email: bnmtelelink@bnm.gov.my www.bnm.gov.my</p> <p>Application can be made online through: https://imsme.com.my/</p> <p>imSME is Malaysia's online SME financing/loan referral platform managed by Credit Guarantee Corporation Malaysia Berhad (CGC), and is supported by Bank Negara Malaysia as well as participating banks</p>  <p>Pusat Khidmat Pelanggan CGC Tel: 03-7880 0088 Fax: 03-7803 0077 Email: csc@cgc.com.my www.cgc.com.my</p>

No.	Measures	Info / Contact Details
		<p>Participating Financial Institutions (PFIs) nationwide: <u>Development Financial Institutions (DFIs)</u></p> <ol style="list-style-type: none"> 1. Bank Perusahaan Kecil & Sederhana Malaysia Berhad (SME Bank) No Tel: 03-2603 7700 Email: customercare@smebank.com.my www.smebank.com.my 2. Bank Pertanian Malaysia Berhad (Agrobank) No Tel: 1 300 88 2476 www.agrobank.com.my 3. Bank Simpanan Nasional Contact Centre: 1 300 88 1900 www.mybsn.com.my Manager: Encik Safirol Hisham Said No. Tel: 03-2162 3222 ext 15481 Email: safirol@bsn.com.my 4. Bank Kerjasama Rakyat Malaysia Berhad No Tel: 1300-80-5454 www.bankrakyat.com.my <p><u>Commercial Banks</u></p> <ol style="list-style-type: none"> 5. Affin Bank Berhad www.affinbank.com.my Please contact: Corporate & Commercial Business No. Tel: 03-2055 9000 Fax: 03-2032 1043 6. Alliance Bank Malaysia Berhad No. Tel: 03-5516 9988 www.alliancebank.com.my 7. AmBank (M) Berhad www.ambank.com.my Please contact: Asset Financing and Small Business No. Tel: 03-2167 3000 Fax: 03-2780 0020 8. Standard Chartered Bank Malaysia Berhad www.sc.com/my Please contact: Business Banking Department No. Tel: 1300 888 111

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		<p>9. CIMB Bank Berhad No Tel: 1300 888 828 www.cimbbank.com.my</p> <p>Please contact: SME Channel Department No. Tel: 03-2619 1188 Fax: 03-2619 3168</p> <p>10. Hong Leong Bank Berhad www.hlb.com.my</p> <p>Please contact: Group SME Banking No. Tel: 03-7661 7777 Fax: 03-2081 8935</p> <p>11. Malayan Banking Berhad No Tel: 1 300 88 6688 www.maybank2u.com.my</p> <p>Please contact: SME Department No. Tel: 03-2070 8833 Fax: 03-2032 4031</p> <p>12. OCBC Bank (Malaysia) Berhad No Tel: 1300 88 7000 www.ocbc.com.my</p> <p>Please contact: Business Banking Commercial Service Centre No. Tel: 03-9317 5200 Fax: 03- 8318 5699</p> <p>13. Public Bank Berhad No Tel: 03-2179 9999 www.pbebank.com</p> <p>Please contact: Bahagian Perbankan Runcit, Bahagian Operasi Kredit No. Tel: 03-2176 6000 Fax: 03-2163 9909</p> <p>14. RHB Bank Berhad www.rhbgroup.com</p> <p>Please contact: Bahagian Perbankan Komersil No. Tel: 03-9287 8888 Fax: 03-9200 3257</p>

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		<p>15. United Overseas Bank (Malaysia) Bhd www.uob.com.my</p> <p>Please contact: Bahagian Pinjaman Komersil No. Tel: 03-2772 6633 / 6691 Fax: 03-2691 8418 / 2160</p> <p><u>Islamic Banks</u></p> <p>16. Affin Islamic Bank Berhad www.affinislamic.com.my</p> <p>Please contact: SME Department No. Tel: 03-2055 9231 / 9256 Fax: 03-2026 3969</p> <p>17. AmBank Islamic Berhad www.ambankgroup.com</p> <p>Please contact: Asset Financing and Small Business No. Tel: 03-2167 3000 Fax: 03-2780 0020</p> <p>18. CIMB Islamic Bank Berhad www.cimbislamic.com.my</p> <p>Please contact: SME Channel Department No. Tel: 03-2619 1188 Fax: 03-2619 3168</p> <p>19. Bank Islam Malaysia Berhad www.bankislam.com.my</p> <p>Please contact: Commercial Banking Group No. Tel: 03-2726 7888 Fax: 03-2726 7818</p> <p>20. Bank Muamalat Malaysia Berhad www.muamalat.com.my</p> <p>Please contact: Head SME Banking Department No. Tel: 03-2059 1211/ 2615 7089/ 2698 8787 Fax: 03-2070 7284/ 2692 6040</p> <p>21. Maybank Islamic Berhad maybankislamic.com.my No. Tel: 03-2070 8833 Fax: 03-2026 1726</p>

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		<p>22. Standard Chartered Saadiq Berhad www.sc.com.my</p> <p>Please contact: Business Banking Department No. Tel: 1300 888 111</p> <p>23. Public Islamic Bank Berhad No. Tel: 03-2176 6000 / 6666 Fax: 03-2162 2224 www.publicislamicbank.com.my</p> <p>24. OCBC Al-Amin Bank Berhad No. Tel: 03-2034 5034 Fax: 03-2698 4363 www.ocbc.com.my/ocbc_amin</p>
2.	Financing up to RM300,000 for SMEs in operation for less than 4 years under BizMula-I and BizWanita-i Scheme	<p>Further info: https://imsme.com.my/portal/bizjamin-special-relief-facility/</p> <p>Application can be made online through: https://imsme.com.my/</p> <p>Pusat Khidmat Pelanggan CGC No. Tel: 03-7880 0088 Fax: 03-7803 0077 Email: csc@cg.com.my</p>
3.	Social Finance Program for B40 entrepreneurs. Social financial donations will be channelled in the form of initial capital for micro entrepreneurs using zakat funds and matched with micro financing at an affordable rate.	<p>For further info, please contact:</p> <p>Bank Islam Malaysia Berhad No. Tel: 03-2088 8000 / 03-2690 0900 Email: contactcenter@bankislam.com.my https://www.facebook.com/BankIslamFB https://www.instagram.com/bankislam/</p> <p>Majlis Agama Islam Wilayah Persekutuan (MAIWP) No. Tel: 03-4047 9444 Fax : 03-4044 9444 Email: promaiwp@maiwp.gov.my https://www.maiwp.gov.my</p>
4.	Approval process for existing loan in Tourism Infrastructure Fund worth RM1.5 billion will be expedited	<p>Tabung Infrastruktur Pelancongan Kementerian Pelancongan, Kesenian dan Kebudayaan Malaysia (MOTAC), Putrajaya Tel: 03-8891 7480 /7492 /7469 Email: danapelancongan@motac.gov.my</p> <p>Guidelines: http://insentif.motac.gov.my/ Application form: http://www.motac.gov.my/program/tabung-insentif/tabung-infrastruktur-pelancongan</p>

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		For advisory, terms & condition of the financing, please contact: Bank Pembangunan Malaysia Berhad (BPMB) Menara Bank Pembangunan Bandar Wawasan, No 1016, Jalan Sultan Ismail 50250 Kuala Lumpur Tel: 03-2611 3888 Email: feedback@bpmb.com.my
5.	RM500 million matching grant to promote tourism	For application, please contact: Unit Perancangan Strategik Bahagian Pengurusan Maklumat Kementerian Pelancongan, Kesenian dan Kebudayaan Malaysia (MOTAC), Putrajaya No Tel: 03-8000 8000 Fax: 03-8891 7545
6.	RM700 million microcredit facility at 2% interest without collateral to affected businesses with at least 6 months in operation. Financing amount from RM50,000 to RM75,000.	Fund details: https://www.mybsn.com.my/content.xhtml?contentId=1585 Call or visit any Bank Simpanan Nasional (BSN) Business Financing Centres nationwide for application: https://www.mybsn.com.my/content.xhtml?contentId=218
7.	RM100 million training matching grant for tourism & other affected sectors.	Online application: https://apps.hrdf.com.my:8443/INDCERT_EMP/ For any inquiry, please call or visit any HRDF Region Office nationwide: https://www.hrdf.com.my/contacts-us/ No. Tel: 1800 88 4800 Fax: 03-2096 4999 Email: support@hrdf.com.my
8.	RM50 million for short courses in digital skills and highly skilled courses	Online application: https://apps.hrdf.com.my:8443/INDCERT_EMP/ For any inquiry, please call or visit any HRDF Region Office nationwide: https://www.hrdf.com.my/contacts-us/ No. Tel: 1800 88 4800 Fax: 03-2096 4999 Email: support@hrdf.com.my
9.	Human Resource Development Fund (HRDF) levy exemption for all sectors for a period of six months beginning April 2020.	Online application: https://apps.hrdf.com.my:8443/INDCERT_EMP/ For any inquiry, please call or visit any HRDF Region Office nationwide: https://www.hrdf.com.my/contacts-us/ No. Tel: 1800 88 4800 Fax: 03-2096 4999 Email: support@hrdf.com.my

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10.	Deferment of monthly income tax instalment payments to all SMEs for a three month period beginning 1st April 2020	<p>Hasil Recovery Call Centre (HRCC), Cyberjaya Tel: 03-8751 1000 www.hasil.gov.my</p> <p>Application form: http://lampiran1.hasil.gov.my/pdf/pdfborang/Borang_Permohonan_Penangguhan_Bayaran_Anggaran_Cukai_05032020_1.pdf</p> <p>Completed form can be submitted manually from March 2020 onwards to: Lembaga Hasil Dalam Negeri Malaysia Bahagian Pengurusan Rekod dan Maklumat Percukaian Jabatan Operasi Cukai Menara Hasil Bangi, Aras 7 No. 3, Jalan 9/10, Seksyen 9 43650 Bandar Baru Bangi Selangor Darul Ehsan Tel: 03-8913 3800 Fax: 03-8922 1801</p> <p>Customer Care Officer: Encik Norshazreen Shamsuz Zaman Ext: 120250 Email: norshazreen @hasil.gov.my</p>
11.	Exemption of 6% service tax for hotels (March – August 2020)	<p>Jabatan Kastam Diraja Malaysia, Putrajaya Hotline: 1300 888 500</p> <p>Info regarding 6% SST exemption: http://mysst.customs.gov.my/assets/document/Service%20Policy/STP%2009-2020%20amendment%206-3-2020.pdf</p> <p>SST-02 Form can be downloaded through: https://mysst.customs.gov.my/SSTForms</p>
12.	Double deduction on expenses incurred on approved tourism-related training. Note: Effective for year of assessment 2020.	<p>Hasil Recovery Call Centre Lembaga Hasil Dalam Negeri (LHDN) No Tel: 03-8751 1000</p> <p>List of Customer Care Officer: http://www.hasil.gov.my/bt_goindex.php?bt_kump=2&bt_skum=5&bt_posi=1&bt_unit=3&bt_sequ=1</p>
13.	Personal income tax relief of up to RM1,000 on expenditure related to domestic tourism. Note: Domestic traveling expenses incurred from 1 March 2020 to 31 August 2020. Effective for year of assessment 2020.	<p>Hasil Recovery Call Centre Lembaga Hasil Dalam Negeri (LHDN) No Tel: 03-8751 1000</p> <p>List of Customer Care Officer: http://www.hasil.gov.my/bt_goindex.php?bt_kump=2&bt_skum=5&bt_posi=1&bt_unit=3&bt_sequ=1</p>

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14.	RM1 billion AgroFood facility at 3.75% (BNM)	<p>BNM Laman Informasi Nasihat dan Khidmat (BNMLINK) Tel: 1300 88 5465 Fax: 03-2147 1515 Email: bnmtelink@bnm.gov.my www.bnm.gov.my</p> <p>Application can be made through Participating Financial Institutions (PFIs) nationwide, includes:</p> <p><u>Development Financial Institutions (DFIs)</u></p> <ol style="list-style-type: none"> 1. Bank Perusahaan Kecil & Sederhana Malaysia Berhad (SME Bank) No Tel: 03-2603 7700 Email: customercare@smebank.com.my www.smebank.com.my 2. Bank Pertanian Malaysia Berhad (Agrobank) No Tel: 1 300 88 2476 www.agrobank.com.my 3. Bank Simpanan Nasional Contact Centre: 1 300 88 1900 www.mybsn.com.my <p>Manager: Encik Safirol Hisham Said No. Tel: 03-2162 3222 ext 15481 Email: safirol@bsn.com.my</p> <ol style="list-style-type: none"> 4. Bank Kerjasama Rakyat Malaysia Berhad No Tel: 1300-80-5454 www.bankrakyat.com.my <p><u>Commercial Banks</u></p> <ol style="list-style-type: none"> 5. Affin Bank Berhad www.affinbank.com.my <p>Please contact: Corporate & Commercial Business No. Tel: 03-2055 9000 Fax: 03-2032 1043</p> <ol style="list-style-type: none"> 6. Alliance Bank Malaysia Berhad No. Tel: 03-5516 9988 www.alliancebank.com.my 7. AmBank (M) Berhad www.ambank.com.my <p>Please contact: Asset Financing and Small Business No. Tel: 03-2167 3000 Fax: 03-2780 0020</p>

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15.	RM20 million Perkhidmatan e-Dagang Setempat (PeDAS) programme	<p>Malaysia Digital Economy Corporation (MDEC) Tel: 1 800 88 8338 Email: clic@mdec.com.my</p> <p>PeDAS is available at ten Rural Internet Centres. Contact details as listed below: https://www.go-ecommerce.my/campaign/perkhidmatan-edagang-setempat</p>
16.	RM10 million grant to promote sale of products on e-commerce platforms (RM1,000/business).	<p>Digital Inclusion Division Malaysia Digital Economy Corporation (MDEC) Tel: 1 800 88 8338 Email: clic@mdec.com.my</p>
17.	<p>EPF contribution of employees to reduce by 4% from 11% to 7% effective 1 April – 31 December 2020.</p> <p>Employer Consultation Services will also be provided which includes options for deferment of payments, restructuring and rescheduling employer contributions.</p>	<p>EPF Contact Management Centre Tel: 03-8922 6000 Fax:03-8922 6222 https://www.kwsp.gov.my</p> <p>List of offices/kiosks: https://www.kwsp.gov.my/reach-us/offices-kiosks</p>

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18.	Employment Insurance System (EIS) will increase the claimable training cost from RM4,000 to RM6,000 for the affected sectors. A daily training allowance of RM30 per day will also be provided to trainees under EIS.	<p>Further info on EIS: https://www.perkeso.gov.my/index.php/en/benefits-of-eis/how-to-apply</p> <p>Online application: https://eis.perkeso.gov.my/eisportal/insured/appl/instruction</p> <p>For any further assistance, please call: Social Security Organisation (PERKESO) No. Tel: 1 300 22 8000 Email: eis@perkeso.gov.my</p>
19.	Wage Subsidy Program to help employers retain employees. Wage of RM600 per month specifically for every employee earning less than RM4,000 and employers experiencing a 50% decrease in income since 1 January 2020	<p>Further info: https://www.perkeso.gov.my/index.php/en/wage-subsidy-programme</p> <p>Application through employer at: http://prihatin.perkeso.gov.my/</p>
20.	RM2 billion Co-Investment Fund in early-stage and growth-stage Malaysian companies	<p>For general enquiry, please contact: Corporate Affairs Department Securities Commission Malaysia</p> <p>No. Tel: 03-6204 8777 Fax: 03-6201 5078 Email: cau@seccom.com.my</p> <p>For enquiry related to investment, please contact: Consumer & Investor Office No. Tel: 03-6204 8999 Fax: 03-6204 8991 Email: mycif@seccom.com.my</p>
21.	RM300 million SME Automation & Digitalisation Facility at 3.75% (BNM)	<p>BNM Laman Informasi Nasihat dan Khidmat (BNMLINK) Tel: 1300 88 5465 Fax: 03-2147 1515 Email: bnmtelelink@bnm.gov.my www.bnm.gov.my</p> <p>Application can be made through Participating Financial Institutions (PFIs) nationwide, includes:</p> <p><u>Development Financial Institutions (DFIs)</u></p> <ol style="list-style-type: none"> 1. Bank Perusahaan Kecil & Sederhana Malaysia Berhad (SME Bank) No Tel: 03-2603 7700 Email: customercare@smebank.com.my www.smebank.com.my 2. Bank Pertanian Malaysia Berhad (Agrobank) No Tel: 1 300 88 2476 www.agrobank.com.my

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		<p>3. Bank Simpanan Nasional Contact Centre: 1 300 88 1900 www.mybsn.com.my</p> <p>Manager: Encik Safirol Hisham Said No. Tel: 03-2162 3222 ext 15481 Email: safirol@bsn.com.my</p> <p>4. Bank Kerjasama Rakyat Malaysia Berhad No Tel: 1300-80-5454 www.bankrakyat.com.my</p> <p><u>Commercial Banks</u></p> <p>5. Affin Bank Berhad www.affinbank.com.my</p> <p>Please contact: Corporate & Commercial Business No. Tel: 03-2055 9000 Fax: 03-2032 1043</p> <p>6. Alliance Bank Malaysia Berhad No. Tel: 03-5516 9988 www.alliancebank.com.my</p> <p>7. AmBank (M) Berhad www.ambank.com.my</p> <p>Please contact: Asset Financing and Small Business No. Tel: 03-2167 3000 Fax: 03-2780 0020</p> <p>8. Standard Chartered Bank Malaysia Berhad www.sc.com/my</p> <p>Please contact: Business Banking Department No. Tel: 1300 888 111</p> <p>9. CIMB Bank Berhad No Tel: 1300 888 828 www.cimbbank.com.my</p> <p>Please contact: SME Channel Department No. Tel: 03-2619 1188 Fax: 03-2619 3168</p>

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22.	Listing fees waive for 1 year for LEAP or ACE	<p>Bursa Malaysia 2U Tel: 03-2732 0067 Fax: 03-2026 4122</p> <p>For any inquiries, please contact: Encik Harrison Lay Hock Guan / Puan Hanita Othman Tel: 03-20347159 / 03-20347282 Email: harrisonlay@bursamalaysia.com / hanita@bursamalaysia.com</p>
23.	<p>Accelerated capital allowances (2 year period) on expenses incurred on machinery & equipment including ICT. Note: Annual allowance is increased to 40%. Effective for capital expenditure incurred from 1 March 2020 to 31 December 2020</p>	<p>Malaysian Investment Development Authority (MIDA) MIDA Sentral, KL Sebrtal No. Tel: 03-2267 3633 Fax: 03-2274 7970 Email: investmalaysia@mida.gov.my www.mida.gov.my</p> <p>For application, please call or MIDA Region Office nationwide: https://www.mida.gov.my/home/mida-state-offices/posts/</p>
24.	<p>Tax deduction up to RM300,000 on renovation and refurbishment cost. Note: Only for expenditure incurred from 1 March 2020 to 31 December 2020. The deduction will not be given if the expenditure is claimed as an allowance under Schedule 2 or Schedule 3 of the Income Tax Act 1967. Effective for year of assessment 2020.</p>	<p>Hasil Recovery Call Centre Lembaga Hasil Dalam Negeri (LHDN) No Tel: 03-8751 1000</p> <p>List of Customer Care Officer: http://www.hasil.gov.my/bt_goindex.php?bt_kump=2&bt_skum=5&bt_posi=1&bt_unit=3&bt_sequ=1</p>
25.	Import duty and sales tax exemption on importation or local purchase of machinery & equipment used in port operations for 3 years commencing 1 April 2020	<p>Applications for exemption have to be submitted to the Ministry of Finance from 1 April 2020 to 31 March 2023.</p> <p>Ministry of Finance, Putrajaya No Tel: 03-8000 8000 Fax: 03-8882 3893 / 03-8882 3894 Email: pro@treasury.gov.my</p>

Note: The information may vary/change from time to time based on updates by the relevant authority/source

Additional Measures for the Stimulus Package

1. Increase the guarantee rate from 70% to 80% for SMEs under Syarikat Jaminan Pembiayaan Perniagaan (SJPP);
2. Guarantee scheme up to 80% of the loan amount for the minimum loan size of RM20 million for the purpose of financing working capital requirements from 1 May to 31 December 2020 under Danajamin Nasional Berhad;
3. Increase the size of the funds by RM1 billion to RM6.8 billion under the All Economic Sectors Facility to enhance financing access to SMEs;
4. RM5 billion bids quota of 1,400MW for solar power generation;
5. RM3 billion on works related to the National Fiberisation and Connectivity Plan (NFCP);
6. RM13 billion investment in 2020 by GLCs i.e. accelerating projects such as LED street lights, transmission lines and rooftop solar installations;
7. RM2 billion immediate implementation of small infrastructure repair & upgrading projects nationwide especially in rural areas;
8. RM2 billion for the implementation of small projects such as improving roads, upgrading schools in Sabah and Sarawak, cleaning houses of worship and police stations and improving tourism facilities that will benefitted G1-G4 Contractor;
9. Moratorium, restructuring and rescheduling loans by banks for affected businesses;
10. Six-month rental exemption for all Federal Government-owned premises which includes all premises owned by agencies and statutory bodies of the Federal Government;
11. Discount & reduce rentals for premises in tourism industry;
12. Digital vouchers for domestic tourism of up to RM100/pax for domestic flights, rails and hotel accommodations;
13. Rebates on rental for premises at the airport by Malaysia Airports Holdings Berhad (MAHB);
14. Relaxation of existing guidelines limiting use of hotels by Government agencies;
15. Discount on monthly electricity bills:
 - 15% discount for hotels, travel agencies, airlines, shopping malls, conventions and exhibitions centres (Announcement on 27 Feb 2020)
 - 2% discount for commercial, industrial & agricultural customer beginning 1 April – 30 September 2020 (Announcement on 16 March 2020)
 - Gradual discount of 15% to 50% on electricity usage with a maximum limit of 600 kilowatts per month (Announcement on 27 March 2020)
16. Free internet to all customers from 1 April 2020 until the time of implementation Movement Control Order expires;
17. RM1 billion of Food Security Fund for farmers, breeders and fishermen including inputs from agriculture, livestock and fisheries;
18. RM100 million for the preparation of infrastructure facilities for food storage and distribution as well as crop integration programmes;
19. RM64.4 million for Area Farmers and Fishermen's Organisations for the development of short-term agro food projects that can produce results within three to six months.
20. RM10 million to provide food storage facilities to help reduce food prices (FAMA); and
21. Financial assistance of RM600/worker every month beginning 1 March 2020 up to maximum six (6) months to employees on unpaid leave.