

COMPARATIVE TABLE ON PEMBIAYAAN MIKRO PRODUCT FEATURES

FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE BANK	AMBANK	CIMB BANK	EONCAP ISLAMIC BANK	PUBLIC BANK	UNITED OVERSEAS BERHAD
Public Hotline Numbers	<ul style="list-style-type: none"> Headquarters 03-27311600 extension 2040 / 2041 / 2036 Kuala Lumpur 03 – 26912754 Johor Bahru 07- 2247788 Kota Kinabalu 082 – 424577 Kuching 088 - 288237 	<ul style="list-style-type: none"> Kuala Lumpur 03- 40275208 / 10 / 11 Kota Kinabalu 088-256657 / 8 Kuching 082 – 237159 / 177 	<ul style="list-style-type: none"> 03- 21425258 03- 21623222 extension 7303 / 7312 / 7322 	<ul style="list-style-type: none"> Kuala Lumpur 03- 6250 2610 Penang 04 – 540 1100 Johor 07 – 353 7105 Kuala Terengganu 09 – 630 1290 Sabah 088 - 432 420 	<ul style="list-style-type: none"> Kuala Lumpur 03-21673000 extension 81421 / 81147 / 82640 / 73879 / 81228 Kota Kinabalu 088-280105 Kuching 082-207200 	<ul style="list-style-type: none"> 1-300-880 900 03 – 2035 2200 	<ul style="list-style-type: none"> 03 - 26161222 / 26161133 	<ul style="list-style-type: none"> 1-800-88-3323 	<ul style="list-style-type: none"> Kuala Lumpur 03- 26128121 Penang 04- 2401121 Johor Bahru 07- 2881121 Kuching 082- 287121 Kota Kinabalu 088- 477121
Product Name	<ul style="list-style-type: none"> Modal Usahawan Tani (MUST) (Conventional and Islamic) 	<ul style="list-style-type: none"> Pembiayaan Mikro-i (MUSK - Modal untuk Usahawan Koperasi and Hawkers and Petty Traders Association) 	<ul style="list-style-type: none"> BSN TemaNiaga BSN TemanMesra 	<ul style="list-style-type: none"> Rakan Personal Financing (Conventional) Rakan Personal Financing-i (Islamic) 	<ul style="list-style-type: none"> AmMikro 	<ul style="list-style-type: none"> Xpress Cash Financing-i (Islamic) 	<ul style="list-style-type: none"> Pembiayaan Peribadi-i Pesara Tentera (3P) Pembiayaan Peribadi-i Pesara Kerajaan (3PK) 	<ul style="list-style-type: none"> PBMicro Finance 	<ul style="list-style-type: none"> EasiCash
Loan Size	<ul style="list-style-type: none"> RM1,000 – RM50,000 	<ul style="list-style-type: none"> RM1,000 - RM50,000 	<ul style="list-style-type: none"> RM5,000 – RM50,000 	<ul style="list-style-type: none"> RM2,000 – RM50,000 	<ul style="list-style-type: none"> RM3,000 – RM50,000 	<ul style="list-style-type: none"> RM3,000 – RM50,000 	<ul style="list-style-type: none"> RM5,000 – RM50,000 	<ul style="list-style-type: none"> RM3,000 – RM50,000 	<ul style="list-style-type: none"> RM5,000 – RM50,000
Purpose of financing	<ul style="list-style-type: none"> Working capital Capital expenditure 	<ul style="list-style-type: none"> Working capital Capital expenditure 	<ul style="list-style-type: none"> Working capital Capital expenditure 	<ul style="list-style-type: none"> Working capital Capital expenditure 	<ul style="list-style-type: none"> Working capital Capital expenditure 	<ul style="list-style-type: none"> Working Capital Capital Expenditure 	<ul style="list-style-type: none"> Working capital Capital expenditure 	<ul style="list-style-type: none"> Working capital Capital expenditure 	<ul style="list-style-type: none"> Working capital Capital expenditure
Eligible Economic Sector	<ul style="list-style-type: none"> All sectors of economy based on product 	<ul style="list-style-type: none"> Agriculture Services Retailing and Trade Manufacturing 	<ul style="list-style-type: none"> Manufacturing Retailing Services Wholesale 	<ul style="list-style-type: none"> All sectors 	<ul style="list-style-type: none"> Retail Services and Trade Manufacturing 	<ul style="list-style-type: none"> All sectors 	<ul style="list-style-type: none"> All sectors 	<ul style="list-style-type: none"> Agriculture Services and Trade Manufacturing 	<ul style="list-style-type: none"> All sectors
Eligible Customers	<ul style="list-style-type: none"> Micro enterprises (including part-time micro enterprises) 	<ul style="list-style-type: none"> Members of cooperatives and Hawkers and Petty Traders Association Full-time micro enterprises Micro enterprises 	<ul style="list-style-type: none"> Self-employed individuals Micro enterprises 	<ul style="list-style-type: none"> Self-employed individuals 	<ul style="list-style-type: none"> Individuals Sole-proprietors Partnerships Private limited companies 	<ul style="list-style-type: none"> Salaried workers Self employed individuals (micro enterprises) 	<ul style="list-style-type: none"> Ex-army Government pensioner 	<ul style="list-style-type: none"> Self-employed individuals Micro enterprises 	<ul style="list-style-type: none"> Self-employed individuals
Tenure	<ul style="list-style-type: none"> 3 months - 5 years 	<ul style="list-style-type: none"> 1 month - 5 years 	<ul style="list-style-type: none"> 1 – 5 years 	<ul style="list-style-type: none"> 6 months – 5 years 	<ul style="list-style-type: none"> 1 – 5 years 	<ul style="list-style-type: none"> 6 months – 5 years 	<ul style="list-style-type: none"> 3 – 15 years 	<ul style="list-style-type: none"> 1 – 5 years 	<ul style="list-style-type: none"> 2 – 5 years
Committed approval time (no. of working days)	<ul style="list-style-type: none"> 4 working days Subject to complete documentation 	<ul style="list-style-type: none"> 10 working days 	<ul style="list-style-type: none"> 7 working days 	<ul style="list-style-type: none"> 2 working days 	<ul style="list-style-type: none"> 5 working days Subject to complete documentation 	<ul style="list-style-type: none"> 1 working day 	<ul style="list-style-type: none"> 5 working days 	<ul style="list-style-type: none"> 5 working days 	<ul style="list-style-type: none"> 2 working days (upon receipt of complete documentation)
Committed disbursement time (no. of working days)	<ul style="list-style-type: none"> 3 - 5 working days 	<ul style="list-style-type: none"> 1 working day after approval 	<ul style="list-style-type: none"> 7 working days 	<ul style="list-style-type: none"> 1 working day 	<ul style="list-style-type: none"> 5 working days 	<ul style="list-style-type: none"> 1 day after approval 	<ul style="list-style-type: none"> 3 - 5 working days 	<ul style="list-style-type: none"> PBmicro finance (with SEGS*): 2 weeks PBmicro finance (without SEGS): 7 working days [*SEGS – Small Entrepreneur Guarantee Scheme] 	<ul style="list-style-type: none"> 7 working days

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FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE	AMBANK	CIMB	EONCAP ISLAMIC BANK	PUBLIC BANK	UNITED OVERSEAS BERHAD
Eligibility Criteria	<ul style="list-style-type: none"> Age between 21 - 60 years old At least with 1 year of business experience Has valid business permission (e.g. license, tenant agreement etc) 	<ul style="list-style-type: none"> Age between 18 - 65 years old Cooperative / Hawkers and Petty Traders Associations member Belongs to a self-help group Full-time owner operating a business At least with 2 years business experience Place of residence is within the business vicinity Have valid business license / permit / registration 	<ul style="list-style-type: none"> Age between 21 - 60 years old Have valid business license/ permit/ registration Have been in business 	<u>Business Enterprises</u> <ul style="list-style-type: none"> Operator age between 25 - 60 years old Minimum of RM48,000 per annum turnover Maximum RM1million per annum turnover Mandatory to open savings account and sign up for credit protector insurance 	<ul style="list-style-type: none"> Individuals aged between 18 – 60 years old (age limit at maturity date) Individuals / sole proprietors / partnerships / private limited companies 	<ul style="list-style-type: none"> Age between 21 – 60 years old Minimum of RM800 monthly gross income 6 months working / 6 months in business 	<ul style="list-style-type: none"> Ex-Malaysia Armed Force (under the pension scheme) Former civil servant (under the pension scheme) Maximum age upon application: 67 years old 	<u>Individuals</u> <ul style="list-style-type: none"> Aged between 25 – 60 years old Have valid business license / permit Business must be owner operated and on a full-time basis Have permanent residential address <u>Business Enterprises</u> <ul style="list-style-type: none"> Companies registered with Companies Commission of Malaysia Have valid business license / permit Business must be owner operated and on a full-time basis Have relevant business experience 	<ul style="list-style-type: none"> Age between 21 – 55 years old <u>Self-employed</u> <ul style="list-style-type: none"> Minimum of RM30,000 yearly income Minimum 3 years consecutively in the same business
Common Documents Required	<ul style="list-style-type: none"> Identity card (borrower and spouse) Proof of business operations (e.g. business registration/ license/ permit) Proof of income (e.g. bank statement) Utility bills Other relevant documents 	<ul style="list-style-type: none"> Identity card Proof of business operations (e.g. business registration/ license/ permit) Proof of income (e.g. bank statement) Recommendation letters from panel cooperatives and self-help group members 	<ul style="list-style-type: none"> Identity card Proof of business operations (e.g. business registration/ license/ permit) Proof of income (e.g. bank statement) Operating permits/licenses (applicable only to specific industries such as transportation, rice trading etc) Other relevant documents 	<ul style="list-style-type: none"> Identity card Proof of business operations (e.g. business registration/ license/ permit) Proof of income by copy of latest 3 months bank statement / passbook / <u>or</u> copy of business site visit report <u>or</u> copy of latest certified financial statement Utility bills Other relevant documents 	<ul style="list-style-type: none"> Identity card Proof of business operations (e.g. business registration/ license/ permit) Proof of income (e.g. bank statement) Other relevant documents 	<ul style="list-style-type: none"> Identity card Proof of business operations (e.g. business registration/ license/ permit) Proof of income (e.g. bank statement) Other relevant documents 	<ul style="list-style-type: none"> Identity card Pensioner's card Business registration/ permit/ license 	<ul style="list-style-type: none"> Identity card Proof of business operations (e.g. business registration/ license/ permit) Proof of income (e.g. bank statement) Utility bills Other relevant documents 	<ul style="list-style-type: none"> Identity card Proof of business operations (e.g. business registration/ license/ permit) Proof of income (e.g. latest Form B/BE - with tax payment receipt, latest 3 months bank statements, <u>or</u> latest copy of credit/charge card(s) of at least 1 year)
Product Delivery Channel	<ul style="list-style-type: none"> All Agrobank branches that display the national <i>Pembiayaan Mikro</i> logo All Felda offices that display the national <i>Pembiayaan Mikro</i> logo 	<ul style="list-style-type: none"> All Bank Rakyat branches that display the national <i>Pembiayaan Mikro</i> logo 	<ul style="list-style-type: none"> All Bank Simpanan Nasional branches that display the national <i>Pembiayaan Mikro</i> logo BSN Microfinance Centers that display the national <i>Pembiayaan Mikro</i> logo 	<ul style="list-style-type: none"> All Alliance Rakan branches and Alliance Bank branches that display the national <i>Pembiayaan Mikro</i> logo 	<ul style="list-style-type: none"> All AmBank branches that display the national <i>Pembiayaan Mikro</i> logo 	<ul style="list-style-type: none"> All CIMB branches that display the national <i>Pembiayaan Mikro</i> logo 	<ul style="list-style-type: none"> All EONCAP Islamic Bank branches that display the national <i>Pembiayaan Mikro</i> logo 	<ul style="list-style-type: none"> All Public Bank branches that display the national <i>Pembiayaan Mikro</i> logo 	<ul style="list-style-type: none"> All United Overseas Bank branches that display the national <i>Pembiayaan Mikro</i> logo

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