



**Majlis Peguam  
Bar Council Malaysia**

[www.malaysianbar.org.my](http://www.malaysianbar.org.my)

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**Circular No 051/2021  
Dated 4 Feb 2021**

To Members of the Malaysian Bar

**Targeted Relief and Recovery Facility by Bank Muamalat Malaysia Berhad**

We would like to inform Members regarding the Targeted Relief and Recovery Facility (“TRRF”) offered by Bank Muamalat Malaysia Berhad (“BMMB”).

Please click [here](#) to view BMMB’s brochure on TRRF (see pages 2 to 6) and the relevant statutory declaration form (see page 7).

We ask that Members take note that the Bar Council does not endorse TRRF, nor does it vouch for the accuracy of the information therein. Members intending to avail themselves of TRRF must verify for themselves, all terms and conditions and other information, by contacting BMMB’s Officers Mohd Mazuri Sallehudin (012-297 6924; mohd.mazuri@muamalat.com.my) or Tengku Long Gaafar (013-359 3953; tengku.long@muamalat.com.my).

We also wish to categorically state that the Bar Council is in no way encouraging Members to make use of TRRF. Members **must carefully consider** the terms and conditions of TRRF, before making any decision to enter into an agreement with BMMB.

Thank you and stay safe.

**A G KALIDAS  
Secretary  
Malaysian Bar**

## Targeted Relief & Recovery Facility (TRRF)

Terms	Features
Financing Limit	<b>Up to RM 500,000.00</b>
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 network</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>

## GUIDELINE AND REQUIRED DOCUMENTS

STEPS	Quick Guide for SME Applications (TRRF)	Sdn Bhd	SP/P
1	Determine whether the applicant is SME:		
	How:		
	<ul style="list-style-type: none"> <li>Manufacturing - Annual sales between RM300k - RM50M or Employees below 200</li> </ul>	X	X
	<ul style="list-style-type: none"> <li>Trading/Services – Annual sales between RM300K - RM20M or Employees below 75</li> </ul>	X	X
	<ul style="list-style-type: none"> <li>Micro – Annual sales below RM300k</li> </ul>	X	X
	<ul style="list-style-type: none"> <li>Business in operations minimum of 2 years</li> </ul>	X	X
	<ul style="list-style-type: none"> <li>Profit/positive networth for the latest audited financial year(S/B)/income tax form(SP/P)</li> </ul>	X	X
2	Required documents	Sdn Bhd	SP/P
	<ul style="list-style-type: none"> <li>Business Registration with SSM, Form 24,44,49</li> </ul>	X	
	<ul style="list-style-type: none"> <li>Firm registration Form B / Form D</li> </ul>		X
	<ul style="list-style-type: none"> <li>Professional certificate/qualification (For solicitor, accounting firm or other professionals)</li> </ul>		X
	<ul style="list-style-type: none"> <li>Latest income tax statement SP/P (if any)</li> </ul>		X
	<ul style="list-style-type: none"> <li>Latest 2 years audited financial statements</li> </ul>	X	
	<ul style="list-style-type: none"> <li>Latest 2 years management accounts</li> </ul>		X
	<ul style="list-style-type: none"> <li>Latest 6 months Bank statements</li> </ul>	X	
	<ul style="list-style-type: none"> <li>Latest 12 months Bank statements</li> </ul>		X
	<ul style="list-style-type: none"> <li>Photocopies of identity card of directors / owners /partners</li> </ul>	X	X
	<ul style="list-style-type: none"> <li>Consent form to check on the credit record of the applicant (provided by Bank)</li> </ul>	X	X
	Note : SP – Sole Proprietor , P- Partnership		

For inquiries please call:

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012-2976924

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TENGGU LONG GAAFAR

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**BANK MUAMALAT MALAYSIA BERHAD**

**INSTALLMENT PAYMENT TABLE – TARGETED RELIEF AND RECOVERY FACILITY (TRRF)**

Financing Amount	Months		
	1 <sup>st</sup> - 12 <sup>th</sup>	13 <sup>th</sup> - 83 <sup>rd</sup>	84 <sup>th</sup>
10,000	M O R A T O R I U M  P E R I O D	159.04	159.12
15,000		238.57	238.69
20,000		318.09	318.25
25,000		397.61	397.81
50,000		795.22	795.62
75,000		1,192.83	1,193.43
100,000		1,590.45	1,590.53
125,000		1,988.06	1,988.34
150,000		2,385.67	2,386.15
175,000		2,783.28	2,783.96
200,000		3,180.90	3,181.06
225,000		3,578.51	3,578.81
250,000		3,976.12	3,976.88

275,000		4,373.73	4,374.49
300,000		4,771.35	4,771.59
325,000		5,168.96	5,169.40
350,000		5,566.57	5,567.21
375,000		5,964.19	5,964.31
400,000		6,361.80	6,362.12
425,000		6,759.41	6,759.93
450,000		7,157.02	7,157.74
475,000		7,554.64	7,554.84
500,000		7,952.25	7,952.65

The above monthly instalment is based on current fixed rate of 3.5%

Tenure: 6 years + 1 year moratorium

Moratorium: 12 months

# CONSENT AUTHORISATION FORM



The Manager  
Bank Muamalat Malaysia Berhad

BRANCH/DEPT. :  
DATE :

Dear Sir,

Re: Consent Authorisation

Pursuant to the Credit Reporting Agencies (CRA) Act 2010 and Central Bank of Malaysia Act 2019, I/We the undersigned do hereby give my/our consent to you and CTOS Data Systems Sdn Bhd ("CTOS"), a registered credit reporting agency under the CRA Act to process my/our company/ personal data.

By this consent, I/we understand and agree that:

i) You may conduct credit/trade check and DCHEQS checks on me/us and where applicable with CTOS at any time for as long as I/we have a trade relationship with you or where any dues remain unpaid and outstanding with you, for any one or more of the following purposes:

- |                                     |                    |                                     |                    |
|-------------------------------------|--------------------|-------------------------------------|--------------------|
| <input checked="" type="checkbox"/> | Opening of account | <input checked="" type="checkbox"/> | Account monitoring |
| <input checked="" type="checkbox"/> | Account review     | <input checked="" type="checkbox"/> | Account evaluation |

ii) You may disclose any information on my/our conduct of my/our account(s) with you, to any business entity/ies for bona fide trade checking at any time. I/We am/are also aware and understand that such information will be provided to CTOS, who may in turn share such information to subscribers or their service.

iii) Where you require any processing of my/our application to be processed by any processing centre located outside Malaysia (including your Head Office), I/We hereby give consent to CTOS to disclose my/our credit and DCHEQS reports to such locations outside Malaysia

iv) Apart from the above, I/we the undersigned do give my/our consent to you and the CTOS, to process my/our personal data as per PDPA Act.

This consent shall be without prejudice to any other clause in BMMB's Term and Conditions for the operation of the accounts or other products or services of BMMB which I/we have applied for herein and shall remain valid and binding against me/us so long as I/we remain a customer of BMMB.

Signed By

Name:

Company stamp:

Signed By

Name:



**FORM OF DECLARATION**

I/We .....

NRIC/Company No: .....

and address.....

do solemnly and sincerely declare that :

I/We are not the recipients of Special Relief Facility(SRF) or PENJANA SME Financing(PSF) or PENJANA Tourism Financing(PTF).

others: .....  
.....  
.....  
.....

and I make this solemn declaration conscientiously believing the same to be true, and by virtue of the provisions of the Statutory Declarations Act 1960.

Subscribed and solemnly declared by the abovenamed,

.....  
Name :  
NRIC/Company No:  
At  
In the State of  
This , 2020

Before me:

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(Commissioner for Oaths)