



**Majlis Peguam
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To Members of the Malaysian Bar

List of Specific Relief Facility Products Offered by Financial Institutions

The Bar Council has collated information relating to credit facilities available under the Specific Relief Facility (“SRF”) provided by Bank Negara Malaysia (“BNM”), which are currently offered by a number of financial institutions. As there is a good number of credit facilities that are currently available, we have felt that it would be helpful to collate the relevant information and produce it as a list for the convenience of Members. Please take note that the list provided is not exhaustive.

We ask that Members take note that the Bar Council does not endorse the credit facilities in the list, nor does it vouch for the accuracy of the information therein. Members intending to avail themselves of any of the listed financial products must verify for themselves, all terms and conditions and other information, by contacting the relevant financial institution.

We also wish to categorically state that the Bar Council is in no way encouraging Members to make use of the listed credit facilities. Members **must carefully consider** the terms and conditions of the financial products and all other relevant factors (including the fact that the listed credit facilities are interest-bearing facilities), before making any decision to enter into any credit facility agreement.

Please click [here](#) to view the list of SRF products, as well as other credit facilities, offered by various financial institutions (see page 2 onwards).

Thank you.

**A G Kalidas
Secretary
Malaysian Bar**

List of Conventional and Islamic Banks Offering Credit Facilities That are Available for Lawyers and Law Firms

	Bank	Products / Schemes	Tenure	Interest Rate / Profit rate	Amount of Credit Available	Required Documents for Application	Length of Approval Period	How to Apply
1.	Affin Bank	Special Relief Facility for COVID-19	Up to 5.5. years, including a moratorium period of 6 months on both principal and interest payments	Up to 3.5% per annum	Up to RM1 million per small and medium-sized enterprise (“SME”)	–	–	Apply at: https://www.affinbank.com.my/SME-Banking/Loan-Financing/Special-Relief-Facility-(SRF)-for-Covid-19.aspx
2.	Affin Islamic Bank Berhad	Special Relief Facility for COVID-19	Up to 5.5 years, including a moratorium period of 6 months on both principal and profit payments	For Islamic financing, the profit rate for the Islamic contract is up to 3.75% per annum, inclusive of guarantee fee	–	–	–	Apply at: https://www.affinislamic.com.my/SME-Banking/Financing/Special-Relief-Facility-(SRF)-for-Covid-19.aspx
3.	Affin Islamic Bank Berhad	Tawarruq Cash Line-i (CL-i)	Up to 10 years	Bank’s Base Financing Rate (“BFR”) plus spread (Effective Profit Rate)	Subject to the bank’s credit evaluation and approval	–	–	Visit the bank’s branches
4.	Agrobank	Special Relief Facility	Up to 5.5 years, including a moratorium period of 6 months	3.5% inclusive of guarantee fees	Up to RM1 million per SME (including financing to related companies with common shareholders).	–	–	Apply at: https://www.agrobank.com.my/moratorium-request/

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5.	Alliance Bank	Special Relief Facility for COVID-19	Not exceeding 5 years from the date of first drawdown	Up to 3.5% per annum	Up to RM1 million per SME	<ul style="list-style-type: none"> ▪ 6 months' bank statements ▪ NRIC photocopies of all directors ▪ Business registration-related documents 	–	Apply at: https://www.alliancebank.com.my/covid-19-special-relief-facility-form.aspx
6.	AmBank (M) Berhad	Special Relief Facility for COVID-19	Up to 5.5 years from the date of first drawdown, including a moratorium period of 6 months on both principal and interest payments	Up to 3.5% per annum	Up to RM1 million per SME (including financing to related companies with common shareholders).	–	24 hours	Apply at: https://www.ambank.com.my/eng/promotions-page/Special-Relief-Facility
7.	AmBank Islamic Berhad	Cash Line Facility-i (SME)	Minimum: 3 years Maximum: 10 years	Variable rate is pegged against the BFR.	–	–	–	Visit the bank's branches
8.	Bank Muamalat	Cash-i Muamalat Pro (Professional Programme)	Minimum: 2 years Maximum: 10 years	<ul style="list-style-type: none"> ▪ 5.60% to 6.80% per annum (Floating Rate) ▪ 4.05% to 4.90% per annum (Fixed Rate) 	Minimum: RM10,000 Maximum: RM200,000	Professional Certificate	–	“Apply Now” at: https://www.muamalat.com.my/consumer-banking/financing/personal-financing-i/
9.	Bank Islam Malaysia Berhad	SME Biz G.R.O.W Financing Program	Up to 7 years	Based on case-by-case basis.	–	<ul style="list-style-type: none"> ▪ Application Form ▪ Statutory Documents including Certified Certificate issued by Professional Bodies ▪ Financial Information of Sole Proprietorship / Partnership / Professional 	–	Visiting the bank's branches

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						<p>Firm</p> <ul style="list-style-type: none"> - Certified Management Account for the last 3 years and the latest management account ▪ Certified bank statement for the last 6 months 		
10.	CIMB Bank	Special Relief Facility / Special Relief Facility (SRF-i)	Up to 5.5 years, including a moratorium period of 6 months	3.5% inclusive of guarantee fees per annum	Up to RM1 million per SME	<p>Latest 6 months' bank statements</p>	-	<p>Apply at:</p> <p>https://www.cimbbank.com.my/en/campaigns/special-relief-fund-for-covid-19.html</p>
11.	CIMB Islamic Bank Berhad	SME Quick Biz Financing-i	-	-	Up to RM1 million	<p>For Sole Proprietorship / Partnership:</p> <ul style="list-style-type: none"> ▪ Business Registration / Partnership Deed (Partnership only) / Latest Form D ▪ Photocopy of NRIC for Sole Proprietor / Partners ▪ Latest 3 years' Management Accounts ▪ Latest 6 months' bank statements ▪ Latest 3 years' Income Tax Returns and Tax Receipts 	-	<p>Apply at:</p> <p>https://www.cimbislam.com.my/en/business/products/financing/sme-financing/sme-quick-biz-financing-i.html</p>

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12.	Hong Leong Bank	Special Relief Facility	Up to 5.5 years	3.5% per annum	Up to RM1 million per SME	-	-	Apply at: https://www.hlb.com.my/en/personal-banking/news-updates/hlb-customer-financial-relief-plan.html
13.	Hong Leong Islamic Bank Berhad	CM Cashline-i	Maximum 5 years	Profit charges will be calculated based on the Effective Profit Rate (“EPR”) and is pegged to the Islamic Financing Rate (“IFR”). Generally, the profit rates range from IFR + 0.5% to IFR + 3.0% per annum.	-	-	-	Apply at: https://www.hlisb.com.my/en/business-i/financing-i/cashline/cm-cashline.html
14.	HSBC Amanah Malaysia Berhad	HSBC Amanah Personal Financing-i	2 to 5 years	6% per annum flat profit rate	Financing from RM6,000 to RM120,000	If you are self-employed:		Apply at: https://www.hsbcamanah.com.my/financing/products/personal-financing-i/

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15.	Kuwait Finance House (Malaysia) Berhad	Working Capital-Financing-I	–	Fixed Profit Rate	Case-by-case basis	<ul style="list-style-type: none"> ▪ Statutory documents ▪ Business profile ▪ Financial reports 	–	Visiting the bank's branches
16.	Maybank	Special Relief Facility/-i	Up to 5.5 years (including 6 months moratorium on both principal and interest / profit payments)	3.5% per annum inclusive of guarantee fee	RM20,000 up to RM1 million	–	–	Apply at: https://www.maybank2u.com.my/maybank2u/malaysia/en/business/financing/working_capital/business/special-relief-facility.page?
17.	Maybank Islamic	Maybank Islamic Personal Financing-i (MIPF-i)	Minimum: 2 years Maximum: 6 years.	Profit Rate: <ul style="list-style-type: none"> ▪ Financing amount of RM5,000 to RM20,000 (8% per annum Fixed Rate) ▪ Financing amount of RM20,001 to RM50,000 (7% per annum Fixed Rate) ▪ Financing amount of RM50,001 to RM100,000 (6.5% per annum Fixed 	Minimum: RM5,000 Maximum: RM100,000	<p>Application Form together with:</p> <ul style="list-style-type: none"> ▪ Copy of NRIC (both sides) and ▪ Latest 1 month's salary slip or Latest EA form or Latest EPF Statement or Latest BE Form with official tax receipt ▪ Latest 3 months' Savings Account activity / Current Account statements (optional) <p>If you are self-employed:</p> <ul style="list-style-type: none"> ▪ Copy of NRIC (both sides) and ▪ Copy of Business Registration and 	–	Complete the form at: https://www.maybank.com/iwov-resources/pdf/personal/loans/personal_loan/MIPFi-AppForm.pdf

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				Rate)		<ul style="list-style-type: none"> ▪ Latest B Form with official Tax Receipt or ▪ Latest 6 months' bank statements 		
18.	MBSB Bank	Cashline- <i>i</i> (https://mbsbbank.com/en/business-banking/financing/corporate-financing)	–	BFR will be determined by the bank from time to time. Current BFR is 6.25%; or fixed rate.	–	–	–	Visit the bank's branches
19.	OCBC Bank	Special Relief Facility	Up to 5.5 years (including 6 months moratorium on both principal and interest / profit payments)	3.5% per annum inclusive of guarantee fee	Up to RM1 million per SME, inclusive of financing to related companies that have common shareholder(s)	<ul style="list-style-type: none"> ▪ Completed application form ▪ NRIC ▪ Last 6 months' bank statements ▪ Latest Audited Report ▪ Form 9 ▪ Form 24 ▪ Form 49 ▪ Memorandum of Association ▪ Certificate of Registration (Sole Proprietor / Partnership only) ▪ Letter of Declaration and documentary evidence to clearly demonstrate reasonable scenarios showing the business has been affected by COVID-19 	-	Apply at: https://www.ocbc.com.my/business-banking/loans/sme-relief-measures/
20.	OCBC Al-Amin Bank Berhad	Commodity Murabahah Term Financing-i	–	Fixed or Floating Rate	–	–	–	Products are available only at selected business centres.

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21.	Public Bank Berhad	Special Relief Facility	Up to 5.5 years (including first 6 months moratorium period)	3.5% per annum, inclusive of 0.5% guarantee fee per annum	<ul style="list-style-type: none"> ▪ Up to RM1 million per SME, inclusive of financing to related companies that have common shareholder(s). ▪ Different SMEs with common shareholder(s) will be subject to separate maximum financing limits, provided that the SMEs have different workforces. 	<ul style="list-style-type: none"> ▪ Identification Card Business ▪ Registration Certificates ▪ Other applicable documents <i>(please refer to the website)</i> 	–	Apply at: https://www.pbebank.com/srf
22.	Public Bank Islamic	SMILAX plan	Financing up to 20 years or up to age 70, whichever is earlier	Base Rate Individual: 3.02% per annum with effect from 6 Mar 2020 BFR Non-Individual: 6.22% per annum with effect from 6 Mar 2020	–	–	–	Visit the bank's branches

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23.	RHB Bank	Special Relief Facility 2020	5.5 years, including a 6-month moratorium on loan repayment / financing payment	3.5% per annum	Up to RM1 million per SME	<ul style="list-style-type: none"> ▪ Most recent 6 months' bank statement of main operating bank ▪ Copies of NRIC of all directors / shareholders 	-	<p>Apply at:</p> <p>https://smebanking.rhbgroup.com/ip/#_frmHome</p>
24.	RHB Islamic	BizPower-i SME Business Financing	Up to 5 years	-	Up to RM5 million	<ul style="list-style-type: none"> ▪ Latest 6 months' statements from all your current accounts ▪ A copy of all the directors / partners / sole proprietor and any guarantors' NRIC or passport ▪ Memorandum and Articles of Association (if you are a limited company and established before 31 Jan 2017) or Lodgement of Constitution. ▪ Forms 24 & 49 and latest forms of annual returns (if you are a private limited company and established before 31 Jan 2017) or Form S78 & S58 ▪ Registration of Business: Forms A & D, or B & D (if you are a partner or a sole proprietor) ▪ Audited Accounts for the last 3 years (if you are a limited company) ▪ Certified Accounts for the last 3 years (if you are a partner or sole proprietor) ▪ Most recent Management Accounts 	-	<p>Complete the form at:</p> <p>https://www.rhbgroup.com/files/islamic/financing/business-banking/BizPower_SME_Financing_Application_Form_.pdf</p>

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						<ul style="list-style-type: none"> ▪ A copy of Valuation Report ▪ A copy of Title documents (for properties offered as collateral under business loan / financing and for property loan / financing) ▪ Personal Income Tax (only applicable for those applying for property loan / financing) ▪ A copy of Sales & Purchase Agreement (except for financing) (only applicable for those applying for property loan / financing) ▪ Details of Guarantors 		
25.	RHB Islamic	Fund for Small and Medium Industries-i (FSMI 2-i)	Up to 5 years	4.0% to 6.0% per annum	Minimum: RM50,000 Maximum: RM5 million	-	-	Visit the bank's branches
26.	RHB Islamic	BNM's Fund For SMEs – All Sectors	5 years from the date of first disbursement from Bank Negara Malaysia	6.0 %, 7.0 % and 8.0 % per annum.	Maximum size is RM5 million per SME	-	-	Visit the bank's branches
27.	RHB Islamic	Small Debt Resolution Scheme (“SDRS”)	-	-	-	-	-	Visit the bank's branches
28.	RHB Islamic	Commodity Murabahah	Minimum: 1 year Maximum: 5 years	Contracted Profit Rate (“CPR”) is	Minimum financing	-	-	Visit the bank's

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		Overdraft-i		fixed at 12.0%.	amount is: <ul style="list-style-type: none"> ▪ RM10,000 for individual customer ▪ RM50,000 for non-individual customers 			branches
29.	Standard Chartered	Standard Chartered CashOne	12 to 84 months	As low as 0.583% per month	–	<ul style="list-style-type: none"> ▪ Borang B/BE with LHDN’s acknowledgement; or ▪ 6 months’ company Bank Statement, and Suruhanjaya Syarikat Malaysia (“SSM”)’s validity of 60 days ▪ Selected side income documents 	–	Visit the bank’s branches
30.	United Overseas Bank (“UOB”)	Covid-19 Special Relief Facility	Maximum tenure of up to 5.5 years, including a moratorium period of 6 months	3.5% per annum inclusive of guarantee fees	Up to RM1 million per SME	–	–	<p>Please contact the Relationship Manager for further information.</p> <p>More information found at:</p> <p>https://www.uob.com.my/business/business-special-relief-facility.page#financing-purpose</p>

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31.	BSN	BSN Micro/i Kredit Prihatin Package	Up to 5.5 years	Profit rate 2% per annum	Up to RM75,000	<ul style="list-style-type: none"> ▪ A valid Business Registration certificate with SSM, or Business Licence with Local Authority (“LA”), or Practising Certificate ▪ A photocopy of NRIC for all Directors / Sole Proprietor / Partners ▪ Latest 3 months’ company’s bank statement ▪ Any other supporting documents as required by the bank 	-	<p>Complete the form at:</p> <p>https://www.mybsn.com.my/formdownload?formDownloadId=4</p>
32.	Bank Muamalat	Special Relief Facility	Up to 5.5 years (including 6 months’ moratorium on both principal and interest / profit payment)	3.5 per annum inclusive of guarantee fee	From RM100,000 to RM1 million	<ul style="list-style-type: none"> ▪ Statutory documents of the company eg merger and acquisition (“M&A”), Form 24, 44 and 49 ▪ Latest 2 years’ audited accounts ▪ Latest management account (if any) ▪ Latest 6 months’ bank statement ▪ Company profile (if any) ▪ Contract awarded and list / evidence of previous contracts (if any) ▪ Photocopy of NRIC ▪ Consent Form to check on credit record of applicant(s) 	-	<p>Apply at:</p> <p>https://www.muamalat.com.my/campaign/special-relief-fund/</p>