

| Disaster Relief Facility 2022 | | |
|-------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| No. | Questions | Answer |
| 1. | What is DRF 2022? | <p>DRF 2022 is a financing facility established by BNM to alleviate financial burden of SMEs and micro enterprises affected by the recent floods nationwide.</p> <p>The purpose of DRF 2022 financing namely:</p> <ul style="list-style-type: none"> Repairs and/or replacement of assets for business use (e.g. plants and machinery) which have been damaged by floods; and/or Working capital <p>Note: Financing is not allowed for refinancing of existing credit/financing facilities</p> |
| 2. | Who is eligible to apply for DRF 2022? | <p>SMEs¹ and micro enterprises affected by floods located in districts identified by Agensi Pengurusan Bencana Negara (NADMA²).</p> <p>Note:</p> <p>¹At least 51% shares held by Malaysians as defined by SME Corp.</p> <p>²SMEs and micro enterprises may obtain the information from Portal Bencana administered by NADMA at https://portalbencana.nadma.gov.my/en/disaster-information</p> |
| 3. | What is the maximum financing amount and tenure for SMEs and micro enterprises under the DRF 2022? | <ul style="list-style-type: none"> Eligible SMEs and micro enterprises will be able to obtain financing up to RM700,000 per SME and up to RM150,000 for micro enterprises Financing tenure of up to 7 years, including moratorium period of 6 months on both principal and interest/profit payments |
| 4. | What is the financing rate? | The maximum effective financing rate is 3.50% per annum, inclusive of guarantee fee. |
| 5. | Am I still eligible for DRF 2022 if I have accepted an existing Reschedule and Restructuring/ Repayment Assistance/ Flood Relief Assistance (FRA)? | Yes still eligible. |
| 6. | Which banks can SMEs and micro enterprises apply for financing under DRF 2022? | Participating financial institutions (PFIs) which comprise commercial banks, Islamic banks and development financial institutions regulated by BNM. |
| 7. | How can SMEs and micro enterprises know that they are eligible to apply for financing under the DRF 2022? | Eligible SMEs and micro enterprises are advised to contact the PFIs to ascertain their eligibility under this facility. Application for financing will be subjected to assessments conducted by PFIs. |

| | | |
|-----|--------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8. | How long will it take for PFIs to approve the application? | PFIs will process the application within 14 days upon receiving complete documentation from the applicant. |
| 9. | Do SMEs or micro enterprises need to provide collateral to obtain financing under the DRF 2022? | Collateral is not required under the DRF 2022. |
| 10. | What can an SME or micro enterprise do if the application is rejected by the PFI? | <p>SME or micro enterprise may direct your enquiries through the following avenues:</p> <ul style="list-style-type: none"> a) Obtain clarification from the PFI on the reason(s) of rejection. b) Obtain financing advisory services through MyKNP (Khidmat Nasihat Pembiayaan) that provides advisory assistance and tips to improve eligibility for future financing and alternative sources of finance (www.myknp.com.my); Or c) Contact BNM's eLINK at bnm.gov.my/LINK for additional assistance |
| 11. | When will the DRF 2022 be made available? | This facility will be available from 27 December 2021 until full utilisation (or subject to further decision by BNM) |