

No.	Questions	Answer
1.	<b>What is the Targeted Relief and Recovery Facility (TRRF)?</b>	<p>The RM2 billion TRRF provides relief to support the recovery of eligible SMEs in the services sector affected by the reintroduction of containment measures since June 2020.</p> <p>BNM increased the allocation for the TRRF by an additional RM2 billion as announced under the PERMERKASA PLUS package and RM2 billion under the PEMULIH package respectively; with this, the total allocation for the facility is now RM6 billion.</p>
2.	<b>Who is eligible to apply for the TRRF?</b>	<p>Malaysian SMEs in the services sector affected by the reintroduction of COVID-19 containment measures since June 2020 (except for tourism and tourism-related subsectors), such as:</p> <ol style="list-style-type: none"> <li>Personal services (e.g. repair of computers/household goods, laundry, hairdressing, beauty)</li> <li>Food and Beverage service 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> </ol>
3.	<b>For what purpose can I utilise the TRRF?</b>	<p>The TRRF is to be used for working capital. 30% of the approved financing may be used to refinance the existing financing.</p> <p>Note: Refinancing of any existing business financing under BNM's Fund for SMEs is not permitted.</p>
4.	<b>What is the maximum financing amount for SMEs and micro enterprises under the TRRF?</b>	<p>Eligible SMEs will be able to obtain financing of up to RM500,000 and up to RM75,000 for micro enterprises.</p> <p>Note: The above is applicable to associated companies of SMEs with common shareholder(s) whose shareholding is more than 20%.</p>
5.	<b>What is the maximum financing tenure for SMEs and micro enterprises under the TRRF?</b>	<p>The financing tenure is up to 7 years, including a 6-month moratorium on monthly instalments.</p>
6.	<b>Will the TRRF be guaranteed?</b>	<p>The TRRF will be guaranteed by Credit Guarantee Corporation Malaysia Berhad (CGC)/Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP) as below:          For SME: 80% (0.5% guarantee fee)          For micro enterprise: 90% (0.5% guarantee fee)</p>
7.	<b>What is the financing rate?</b>	<p>Up to 3.5% p.a. inclusive of guarantee fees.</p>

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8.	<b>When will the TRRF be made available?</b>	The TRRF is available until 31 December 2021 or up until the full utilisation of the RM6 billion fund, whichever is earlier.
9.	<b>If I am a beneficiary of the Special Relief Facility (SRF) or Penjana Tourism Financing (PTF) or Penjana SME Financing (PSF), can I still apply for TRRF?</b>	Yes. Recipients of the SRF and PSF are eligible to apply for the TRRF up to an aggregate limit of RM500,000 per SME or RM75,000 per microenterprise across all three facilities.  Recipients of PTF are not eligible for the TRRF.