



BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

BNM's Fund for SMEs : **SME Automation and Digitalisation Facility (ADF)**

Objective

Incentivise SMEs to automate processes and digitalise operations to increase productivity and efficiency.



Maximum Financing
Amount

RM3 million



Financing Rate

Up to
4% p.a.
(inclusive of any
guarantee fee)



Maximum Tenure

Up to
10 years

Features of SME Automation and Digitalisation Facility (ADF)

Purpose of financing	Purchase of equipment, machinery, computer hardware and software, IT solutions and services, technology support services and other intangible assets to enhance productivity and efficiency. <i>(Not for refinancing of existing financing facilities)</i>
Eligibility criteria	Malaysian SMEs*
Guarantee coverage	80% (0.5% per annum, guarantee fee) Note: PFIs can obtain guarantee coverage from Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP)
Participating Financial Institutions (PFIs)	<ul style="list-style-type: none">Commercial banksIslamic banksDevelopment financial institutions regulated by BNM
Application procedure	Submit application directly to PFIs and approval will be subjected to the credit assessment of the PFIs.

* At least 51% shares held by Malaysians and as defined by SME Corp (as per Guidelines on National SME Definition issued by SME Corp), accessible at:
https://smecorp.gov.my/images/pdf/2024/Guideline_on_SME_Definition_March_2024_Final.pdf

Availability

Until full utilisation

For more
information



Contact the PFI's customer service centre



Log on to PFI's website



Financing for SMEs: <https://bnm.gov.my/sme-financing>
BNM's Fund for SMEs: <https://www.bnm.gov.my/funds4sme>
BNM eLINK: <https://bnmlink.bnm.gov.my>

An initiative by:



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SJPP

Credit Guarantee Providers: