



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

# PENJANA TOURISM FINANCING (PTF) FACILITY

Support the recovery and growth of small and medium enterprises (SMEs) in tourism-related sectors

## ELIGIBLE SECTORS

1

Malaysian SMEs in any tourism-related sectors or activities, such as those listed under the **National Tourism Policy 2020-2030**<sup>1</sup>:

- Ecotourism
- Adventure tourism
- Youth tourism
- Sports tourism
- Cultural and heritage tourism
- Community-based tourism
- Island tourism
- Coastal tourism
- Urban tourism
- Shopping tourism
- Medical and wellness tourism
- Meetings, incentives, conventions and exhibitions (MICE) tourism
- Cross-border tourism
- Rural/agro tourism
- Cruise tourism
- Special interest tourism
- Muslim-friendly tourism

2

Micro, small and medium enterprises that are licensed/registered with the Ministry of Tourism, Arts and Culture (MOTAC)

<sup>1</sup> Please refer to the **National Tourism Policy 2020-2030** or MOTAC website for the most current information



UP TO  
**RM500,000**

## FINANCING AMOUNT

FINANCING RATE UP TO

**3.5% p.a.**

for financing approved by 31 December 2025

FINANCING TENURE UP TO

**7 YEARS**

**14**  
**PFI<sup>s</sup><sup>2</sup>**

**AFFIN BANK**  
**AFFIN ISLAMIC**

**RHB Bank**

**RHB Islamic**

**AGRO BANK**

**ALLIANCE BANK**  
**ALLIANCE ISLAMIC BANK**

**PUBLIC BANK**

**PUBLIC ISLAMIC BANK**

**MBSB**

**CIMB BANK**  
**CIMB ISLAMIC**

**AmBank**

**AmBank Islamic**

**HongLeong Bank**

**BSN**

**BANK ISLAM**

**BANK RAKYAT**

**Maybank**

**Maybank Islamic**

**SME BANK**

<sup>2</sup> Find out more about the PTF Facility from any of the listed participating financial institutions (PFIs)