



## BNM's Fund for SMEs : **All Economic Sector (AES)**



Maximum Financing Amount

**RM5 million**

Financing Rate

Up to  
**7% p.a.**  
(inclusive of any  
guarantee fee)

Maximum Tenure

Up to  
**5 years**

### Objective

Enhance access to financing for SMEs in all economic sectors, to support growth.

### All Economic Sector (AES) Facility

#### Purpose of financing

- Capital expenditures
- Working Capital

*(Not for refinancing of existing financing facilities)*

#### Eligibility criteria

Malaysian SMEs\* that fulfil the following criteria:

- Registered with the Companies Commission of Malaysia (SSM), or authorities/district offices in Sabah and Sarawak, statutory bodies for professional service providers.
- Shareholding by Public Listed Companies and Government Linked Companies (if any) in the SMEs shall not exceed 20%.
- Malaysians residing in Malaysia that hold a minimum of 51% shareholding in the business.

#### Participating Financial Institutions (PFIs)

- Commercial banks
- Islamic banks
- Development 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](https://smecorp.gov.my/images/pdf/2024/Guideline_on_SME_Definition_March_2024_Final.pdf)

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>