

Untuk maklumat lanjut, sila hubungi:

For further inquiries, please contact:

Mana-mana Enterprise Centre / Business Centre

Any of our Enterprise Centres / Business Centres

www.smebank.com.my/branch

Nota / Note

SME Bank tidak pernah melantik mana-mana agen, broker atau individu untuk menjalankan perniagaan bagi pihak kami. Sila hubungi Pusat Khidmat Pelanggan kami di talian berikut:

SME Bank has never appointed any agent, broker or outside party to conduct business on our behalf. Please contact our Customer Service at:

1800 88 3131



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Financing Program For SME (SME-LEAP)



**Small Medium Enterprise
Development Bank Malaysia Berhad** (49572-H)

Menara SME Bank, Jalan Sultan Ismail
50250 Kuala Lumpur

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SME-LEAP

Program Pembiayaan Untuk PKS / Financing Program For SME

Program Pembiayaan Untuk PKS di bawah Leaders Entrepreneur Acceleration Program (SME - LEAP) adalah program yang disediakan bagi membantu usahawan di dalam kategori PKS untuk mendapatkan pembiayaan bagi mengembangkan perniagaan.

SME Financing Program under the Leaders Entrepreneur Acceleration Program (SME - LEAP) is to provide assistance to entrepreneurs under the SME category of small and medium size to obtain financing for business expansion.

Ciri-ciri Program / Program Features

Kemudahan / Facilities

- **Pembiayaan adalah berlandaskan konsep Syariah**
Based on Shariah financing concept
- **Pembiayaan Aset Tetap**
Financing of Fixed Asset
- **Pembiayaan Modal Kerja**
Financing of Working Capital

Margin Pembiayaan / Margin of Financing

Sehingga 100%*
*Up to 100%**

Jumlah Pembiayaan / Financing Amount

- **Pembiayaan Minimum RM500,000**
Minimum Financing RM500,000.00
- **Pembiayaan Maksimum RM2,500,000**
Maximum Financing RM2,500,000

Kadar Keuntungan / Profit Rate

- **BFR + 1.50% setahun ('Annuity Monthly Rest')***
*BFR + 1.50% per annum (AMR)**

Tempoh Pembiayaan / Financing Tenure

- **Pembelian aset / Purchase of assets**
 - **Sehingga 10 tahun termasuk tempoh pernafasan***
*Up to 10 years including grace period**
- **Modal kerja / Working capital**
 - **Sehingga 7 tahun termasuk tempoh pernafasan***
*Up to 7 years including grace period**

Kelayakan / Eligibility

- **Perniagaan yang berdaftar dengan SSM / badan pendaftaran bertauliah. (Pemilikan tunggal / perkongsian atau Sdn Bhd).**
The business is registered with SSM / other authorized registering bodies. (Sole-proprietorship or partnership firm, or a Sdn Bhd company).
- **Perniagaan telah beroperasi lebih daripada 2 tahun.**
Business has been in operations for more than 2 years.
- **Pemohon adalah diwajibkan untuk menghadiri kursus 'Leaders Entrepreneurship Acceleration Program (LEAP)' anjuran SME BANK-CEDAR.**
Applicants are required to attend the Leaders Entrepreneurship Acceleration Program (LEAP) by SME BANK-CEDAR.

*Tertakluk kepada terma-terma dan syarat-syarat
**Terms and conditions apply*