

**COMPARATIVE TABLE ON PEMBIAYAAN MIKRO PRODUCT FEATURES**

(Updated 22 March 2010)

FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE BANK	AM BANK	CIMB BANK	EONCAP ISLAMIC BANK	PUBLIC BANK	UNITED OVERSEAS BERHAD	
Public Hotline Numbers	<ul style="list-style-type: none"> <li>Headquarters 03-27311600 extension 2040 / 2041 / 2036</li> <li>Kuala Lumpur 03 – 26912754</li> <li>Johor Bahru 07- 2247788</li> <li>Kota Kinabalu 082 – 424577</li> <li>Kuching 088 - 288237</li> </ul>	<ul style="list-style-type: none"> <li>Kuala Lumpur 03- 40275208 /10/ 11</li> <li>Kota Kinabalu 088-256657 / 8</li> <li>Kuching 082 – 237159 / 177</li> </ul>	<ul style="list-style-type: none"> <li>03-21425258</li> <li>03-21623222 extension 7303 / 7312 / 7322</li> </ul>	<ul style="list-style-type: none"> <li>Kuala Lumpur 03- 6250 2610</li> <li>Penang 04 – 540 1100</li> <li>Johor 07 – 353 7105</li> <li>Kuala Terengganu 09 – 630 1290</li> <li>Sabah 088 - 432 420</li> </ul>	<ul style="list-style-type: none"> <li>Kuala Lumpur 03-21673000 extension 81421 / 81147 / 82640 / 73879 / 81228</li> <li>Kota Kinabalu 088-280105</li> <li>Kuching 082-207200</li> </ul>	<ul style="list-style-type: none"> <li>1-300-880 900</li> <li>03 – 2035 2200</li> </ul>	<ul style="list-style-type: none"> <li>03 - 26161222 / 26161133</li> </ul>	<ul style="list-style-type: none"> <li>1-800-88-3323</li> </ul>	<ul style="list-style-type: none"> <li>Kuala Lumpur 03- 26128121</li> <li>Penang 04- 2401121</li> <li>Johor Bahru 07- 2881121</li> <li>Kuching 082- 287121</li> <li>Kota Kinabalu 088- 477121</li> </ul>	
Product Name	<ul style="list-style-type: none"> <li>Modal Usahawan Tani (AMUST) (Conventional and Islamic)</li> </ul>	<ul style="list-style-type: none"> <li>Pembiayaan Mikro-i (MUSK - Modal untuk Usahawan Koperasi and Hawkers and Petty Traders Association)</li> </ul>	<ul style="list-style-type: none"> <li>BSN TemaNiaga</li> <li>BSN TemanMesra</li> </ul>	<ul style="list-style-type: none"> <li>Rakan Personal Financing (Conventional)</li> <li>Rakan Personal Financing-i (Islamic)</li> </ul>	<ul style="list-style-type: none"> <li>AmMikro</li> </ul>	<ul style="list-style-type: none"> <li>Xpress Cash Financing-i (Islamic)</li> </ul>	<ul style="list-style-type: none"> <li>Pembiayaan Peribadi-I Pesara Tenlera (3P)</li> <li>Pembiayaan Peribadi-I Pesara Kerajaan (3PK)</li> </ul>	<ul style="list-style-type: none"> <li>PBMicro Finance</li> </ul>	<ul style="list-style-type: none"> <li>EasiCash</li> </ul>	
Islamic Concept	<ul style="list-style-type: none"> <li>Bai-Al-Inah</li> </ul>	<ul style="list-style-type: none"> <li>Bai-Al-Inah</li> </ul>	<ul style="list-style-type: none"> <li>Murabahah</li> </ul>	<ul style="list-style-type: none"> <li>Bai-Al-Inah</li> </ul>	<ul style="list-style-type: none"> <li>Not Applicable</li> </ul>	<ul style="list-style-type: none"> <li>Bai-Al-Inah</li> </ul>	<ul style="list-style-type: none"> <li>Bai-Al-Inah</li> </ul>	<ul style="list-style-type: none"> <li>Not Applicable</li> </ul>	<ul style="list-style-type: none"> <li>Not Applicable</li> </ul>	
Loan Size	<ul style="list-style-type: none"> <li>RM1,000 – RM50,000</li> </ul>	<ul style="list-style-type: none"> <li>RM1,000 - RM50,000</li> </ul>	<ul style="list-style-type: none"> <li>RM5,000 – RM50,000</li> </ul>	<ul style="list-style-type: none"> <li>RM2,000 – RM50,000</li> </ul>	<ul style="list-style-type: none"> <li>RM3,000 – RM50,000</li> </ul>	<ul style="list-style-type: none"> <li>RM3,000 – RM50,000</li> </ul>	<ul style="list-style-type: none"> <li>RM3,000 – RM50,000</li> </ul>	<ul style="list-style-type: none"> <li>RM5,000 – RM50,000</li> </ul>	<ul style="list-style-type: none"> <li>RM3,000 – RM50,000</li> </ul>	<ul style="list-style-type: none"> <li>RM5,000 – RM50,000</li> </ul>
Purpose of financing	<ul style="list-style-type: none"> <li>Working capital</li> <li>Capital expenditure</li> </ul>	<ul style="list-style-type: none"> <li>Working capital</li> <li>Capital expenditure</li> </ul>	<ul style="list-style-type: none"> <li>Working capital</li> <li>Capital expenditure</li> </ul>	<ul style="list-style-type: none"> <li>Working capital</li> <li>Capital expenditure</li> </ul>	<ul style="list-style-type: none"> <li>Working capital</li> <li>Capital expenditure</li> </ul>	<ul style="list-style-type: none"> <li>Working Capital</li> <li>Capital Expenditure</li> </ul>	<ul style="list-style-type: none"> <li>Working Capital</li> <li>Capital Expenditure</li> </ul>	<ul style="list-style-type: none"> <li>Working capital</li> <li>Capital expenditure</li> </ul>	<ul style="list-style-type: none"> <li>Working capital</li> <li>Capital expenditure</li> </ul>	<ul style="list-style-type: none"> <li>Working capital</li> <li>Capital expenditure</li> </ul>
Eligible Economic Sector	<ul style="list-style-type: none"> <li>All sectors of economy based on product</li> </ul>	<ul style="list-style-type: none"> <li>Agriculture</li> <li>Services</li> <li>Retailing and Trade</li> <li>Manufacturing</li> </ul>	<ul style="list-style-type: none"> <li>Manufacturing</li> <li>Retailing</li> <li>Services</li> <li>Wholesale</li> </ul>	<ul style="list-style-type: none"> <li>All sectors</li> </ul>	<ul style="list-style-type: none"> <li>Retail</li> <li>Services and Trade</li> <li>Manufacturing</li> </ul>	<ul style="list-style-type: none"> <li>All sectors</li> </ul>	<ul style="list-style-type: none"> <li>All sectors</li> </ul>	<ul style="list-style-type: none"> <li>Agriculture</li> <li>Services and Trade</li> <li>Manufacturing</li> </ul>	<ul style="list-style-type: none"> <li>All sectors</li> </ul>	
Eligible Customers	<ul style="list-style-type: none"> <li>Micro enterprises (including part-time micro enterprises)</li> </ul>	<ul style="list-style-type: none"> <li>Members of cooperatives and Hawkers and Petty Traders Association</li> <li>Full-time micro enterprises</li> <li>Micro enterprises</li> </ul>	<ul style="list-style-type: none"> <li>Self-employed individuals</li> <li>Micro enterprises</li> </ul>	<ul style="list-style-type: none"> <li>Self-employed individuals</li> </ul>	<ul style="list-style-type: none"> <li>Individuals</li> <li>Sole-proprietors</li> <li>Partnerships</li> <li>Private limited companies</li> </ul>	<ul style="list-style-type: none"> <li>Salaried workers</li> <li>Self employed individuals (micro enterprises)</li> </ul>	<ul style="list-style-type: none"> <li>Ex-army</li> <li>Government pensioner</li> </ul>	<ul style="list-style-type: none"> <li>Self-employed individuals</li> <li>Micro enterprises</li> </ul>	<ul style="list-style-type: none"> <li>Self-employed individuals</li> </ul>	
Tenure	<ul style="list-style-type: none"> <li>3 months - 5 years</li> </ul>	<ul style="list-style-type: none"> <li>1 month - 5 years</li> </ul>	<ul style="list-style-type: none"> <li>1 – 5 years</li> </ul>	<ul style="list-style-type: none"> <li>6 months – 5 years</li> </ul>	<ul style="list-style-type: none"> <li>1 – 5 years</li> </ul>	<ul style="list-style-type: none"> <li>6 months – 5 years</li> </ul>	<ul style="list-style-type: none"> <li>3 – 15 years</li> </ul>	<ul style="list-style-type: none"> <li>1 – 5 years</li> </ul>	<ul style="list-style-type: none"> <li>2 – 5 years</li> </ul>	
Committed approval time (no. of working days*)	<ul style="list-style-type: none"> <li>4 working days *</li> </ul>	<ul style="list-style-type: none"> <li>10 working days*</li> </ul>	<ul style="list-style-type: none"> <li>7 working days*</li> </ul>	<ul style="list-style-type: none"> <li>2 working days*</li> </ul>	<ul style="list-style-type: none"> <li>5 working days*</li> </ul>	<ul style="list-style-type: none"> <li>1 working day*</li> </ul>	<ul style="list-style-type: none"> <li>5 working days*</li> </ul>	<ul style="list-style-type: none"> <li>5 working days*</li> </ul>	<ul style="list-style-type: none"> <li>2 working days*</li> </ul>	
Committed disbursement time (no. of working days)	<ul style="list-style-type: none"> <li>3 - 5 working days</li> </ul>	<ul style="list-style-type: none"> <li>1 working day after approval</li> </ul>	<ul style="list-style-type: none"> <li>7 working days</li> </ul>	<ul style="list-style-type: none"> <li>1 working day</li> </ul>	<ul style="list-style-type: none"> <li>5 working days</li> </ul>	<ul style="list-style-type: none"> <li>1 day after approval</li> </ul>	<ul style="list-style-type: none"> <li>3 - 5 working days</li> </ul>	<ul style="list-style-type: none"> <li>PBmicro finance (with SEGS#): 2 weeks</li> <li>PBmicro finance (without SEGS): 7 working days</li> <li>#SEGS – Small Entrepreneur Guarantee Scheme</li> </ul>	<ul style="list-style-type: none"> <li>7 working days</li> </ul>	

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FEATURES	AGROBANK	BANK RAKYAT	BANK SIMPANAN NASIONAL	ALLIANCE	AM BANK	CIMB	EONCAP ISLAMIC BANK	PUBLIC BANK	UNITED OVERSEAS BERHAD
Eligibility Criteria	<ul style="list-style-type: none"> <li>Age between 21 - 60 years old</li> <li>At least with 1 year of business experience</li> <li>Has valid business permission (e.g. license, tenant agreement etc)</li> </ul>	<ul style="list-style-type: none"> <li>Age between 18 - 65 years old</li> <li>Cooperative / Hawkers and Petty Traders Associations member</li> <li>Belongs to a self-help group</li> <li>Full-time owner operating a business</li> <li>At least with 2 years business experience</li> <li>Place of residence is within the business vicinity</li> <li>Have valid business license / permit / registration</li> </ul>	<ul style="list-style-type: none"> <li>Age between 21 - 60 years old</li> <li>Have valid business license/ permit/ registration</li> <li>Have been in business</li> </ul>	<p><u>Business Enterprises</u></p> <ul style="list-style-type: none"> <li>Operator age between 25 - 60 years old</li> <li>Minimum of RM48,000 per annum turnover</li> <li>Maximum RM1 million per annum turnover</li> <li>Mandatory to open savings account and sign up for credit protector insurance</li> </ul>	<ul style="list-style-type: none"> <li>Individuals aged between 18 - 60 years old (age limit at maturity date)</li> <li>Individuals / sole proprietors / partnerships / private limited companies</li> </ul>	<ul style="list-style-type: none"> <li>Age between 21 - 60 years old</li> <li>Minimum of RM800 monthly gross income</li> <li>6 months working / 6 months in business</li> </ul>	<ul style="list-style-type: none"> <li>Ex-Malaysia Armed Force (under the pension scheme)</li> <li>Former civil servant (under the pension scheme)</li> <li>Maximum age upon application: 67 years old</li> </ul>	<p><u>Individuals</u></p> <ul style="list-style-type: none"> <li>Aged between 25 - 60 years old</li> <li>Have valid business license / permit</li> <li>Business must be owner operated and on a full-time basis</li> <li>Have permanent residential address</li> </ul> <p><u>Business Enterprises</u></p> <ul style="list-style-type: none"> <li>Companies registered with Companies Commission of Malaysia</li> <li>Have valid business license / permit</li> <li>Business must be owner operated and on a full-time basis</li> <li>Have relevant business experience</li> </ul>	<ul style="list-style-type: none"> <li>Age between 21 - 55 years old</li> <li><u>Self-employed</u></li> <li>Minimum of RM30,000 yearly income</li> <li>Minimum 3 years consecutively in the same business</li> </ul>
Common Documents Required	<ul style="list-style-type: none"> <li>Identity card (borrower and spouse)</li> <li>Proof of business operations (e.g. registration/ license/ permit)</li> <li>Proof of income (e.g. bank statement)</li> <li>Utility bills</li> <li>Other relevant documents</li> </ul>	<ul style="list-style-type: none"> <li>Identity card</li> <li>Proof of business operations (e.g. registration/ license/ permit)</li> <li>Proof of income (e.g. bank statement)</li> <li>Recommendation letters from panel cooperatives and self-help group members</li> </ul>	<ul style="list-style-type: none"> <li>Identity card</li> <li>Proof of business operations (e.g. registration/ license/ permit)</li> <li>Proof of income by copy of latest 3 months bank statement / passport / or copy of business site visit report or copy of latest certified financial statement</li> <li>Utility bills</li> <li>Other relevant documents</li> </ul>	<ul style="list-style-type: none"> <li>Identity card</li> <li>Proof of business operations (e.g. registration/ license/ permit)</li> <li>Proof of income (e.g. bank statement)</li> <li>Other relevant documents</li> </ul>	<ul style="list-style-type: none"> <li>Identity card</li> <li>Proof of business operations (e.g. registration/ license/ permit)</li> <li>Proof of income (e.g. bank statement)</li> <li>Other relevant documents</li> </ul>	<ul style="list-style-type: none"> <li>Identity card</li> <li>Proof of business operations (e.g. business registration/ license/ permit)</li> <li>Proof of income (e.g. bank statement)</li> <li>Utility bills</li> <li>Other relevant documents</li> </ul>	<ul style="list-style-type: none"> <li>Identity card</li> <li>Pensioner's card</li> <li>Business registration/ permit/ license</li> </ul>	<ul style="list-style-type: none"> <li>Identity card</li> <li>Proof of business operations (e.g. business registration/ license/ permit)</li> <li>Proof of income (e.g. bank statement)</li> <li>Utility bills</li> <li>Other relevant documents</li> </ul>	<ul style="list-style-type: none"> <li>Identity card</li> <li>Proof of business operations (e.g. business registration/ license/ permit)</li> <li>Proof of income (e.g. latest Form B/BE - with tax payment receipt, latest 3 months bank statements, or latest copy of credit/change card(s) of at least 1 year)</li> </ul>
Product Delivery Channel	<ul style="list-style-type: none"> <li>All Agrobank branches that display the national <i>Pembiayaan Mikro</i> logo</li> <li>All Feilda offices that display the national <i>Pembiayaan Mikro</i> logo</li> </ul>	<ul style="list-style-type: none"> <li>All Bank Rakyat branches that display the national <i>Pembiayaan Mikro</i> logo</li> </ul>	<ul style="list-style-type: none"> <li>All Bank Simpanan Nasional branches that display the national <i>Pembiayaan Mikro</i> logo</li> <li>BSN Microfinance Centers that display the national <i>Pembiayaan Mikro</i> logo</li> </ul>	<ul style="list-style-type: none"> <li>All Alliance Rakan branches and Alliance Bank branches that display the national <i>Pembiayaan Mikro</i> logo</li> </ul>	<ul style="list-style-type: none"> <li>All AmBank branches that display the national <i>Pembiayaan Mikro</i> logo</li> </ul>	<ul style="list-style-type: none"> <li>All CIMB branches that display the national <i>Pembiayaan Mikro</i> logo</li> </ul>	<ul style="list-style-type: none"> <li>All EONCAP Islamic Bank branches that display the national <i>Pembiayaan Mikro</i> logo</li> </ul>	<ul style="list-style-type: none"> <li>All Public Bank branches that display the national <i>Pembiayaan Mikro</i> logo</li> </ul>	<ul style="list-style-type: none"> <li>All United Overseas Bank branches that display the national <i>Pembiayaan Mikro</i> logo</li> </ul>

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