**Eligibility criteria**
- SMEs* in services sector affected by the reintroduction of COVID-19 containment measures since June 2020 (except tourism-related subsectors), such as:
  a) Personal services (e.g. repair of computers / household goods, laundry, hairdressing, beauty)
  b) Food and beverage service activities
  c) Human health and social work activities
  d) Arts, entertainment and recreation
  e) Wholesale and retail trade
  f) Business services (e.g. Professional, scientific and technical activities; administrative and support service activities)

Note: Recipients of Special Relief Facility (SRF), PENJANA SME Financing (PSF) and PENJANA Tourism Financing (PTF) are not eligible for the TRRF

**Purpose of financing**
- Working capital only

**Financing size**
- SME: Up to RM500k per SME
- Micro enterprise: Up to RM75k per micro enterprise

Note: The above is applicable for companies for SMEs with common shareholders of > 20% shareholding

**Financing rate to SMEs**
- Up to 3.5% p.a., inclusive of guarantee fee

**Tenure**
- Up to 7 years including a repayment moratorium of at least 6 months

**Guarantee coverage**
- SMEs: 80% (0.5% guarantee fee);
- Micro enterprises: 90% (0.5% guarantee fee).
PFi can obtain guarantee coverage from the Credit Guarantee Corporation Malaysia Berhad (CGC) / Syarikat Jaminan Pembiayaan Perniagaan (SJPP).

**Application procedure**
- Submit application directly to the Participating Financial Institutions (PFIs) and approval will be subject to the credit assessment of PFIs

**Availability**
- Until 31 Dec 2021 or full utilisation (whichever is earlier)

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* Based on the definition of SME as approved by the National Entrepreneur and SME Development Council (NESDC).