



## SME Targeted Repayment/Payment Assistance Declaration Form

Please fill in the blanks

<b>Client Name</b>	
<b>Business Registration No.</b>	

Please select your preferred Repayment/Payment Assistance package by marking "X":

<input type="checkbox"/>	<p><b>6-month deferment of instalments (Moratorium)</b></p> <p><i>Moratorium is a temporary deferment or suspension of loan/financing payment obligation (principal and interest/profit) for 6 months. During this period, borrowers/clients do not need to make any payment and no late payment charges/compensation or penalties will be imposed. Interest/profit will continue to be accrued on loan/financing payments that are deferred, and borrowers/clients will need to honour the deferred payments in the future. Loan/Financing payment will resume after the deferment period. If you are having a:</i></p> <p>1) <i>Fixed Tenure Loan/Financing – higher subsequent instalment amount while preserving the original loan/ financing tenure</i></p> <p>2) <i>Fixed Instalment Loan/Financing – loan/ financing tenure will be extended while preserving the original instalment amount</i></p> <p><b>For Term Loan / Financing account:</b></p> <p>1) _____ 4) _____</p> <p>2) _____ 5) _____</p> <p>3) _____ 6) _____</p> <p><b>For Trade Facilities:</b></p> <p>Please append a request letter with trade bill details together with this form upon application.</p>
<input type="checkbox"/>	<p><b>Interest Only Programme</b> <i>(This programme is not available for Islamic products.)</i></p> <p><i>Interest Only Programme is an offer to pay interest portion only of your monthly instalment for a period of 6 months. What will happen after the expiration of the 6-month Interest Only Programme? You will be required to resume your instalment payment amount. If you are having a:</i></p> <p>1) <i>Fixed Tenure Loan – higher subsequent instalment amount while preserving the original loan tenure</i></p> <p>2) <i>Fixed Instalment Loan – loan tenure will be extended while preserving the original instalment amount</i></p> <p><b>For loan account:</b></p> <p>1) _____ 4) _____</p> <p>2) _____ 5) _____</p> <p>3) _____ 6) _____</p>

By submitting this form, I hereby declare that I am the duly authorised/empowered director/ partner/sole-proprietor requesting for opt-in of the above package; and that: -

- 1) Our company is a Microenterprise or Small and Medium Enterprise (SME) as defined in the Guideline on SME Definition issued by SME Corporation Malaysia as below: -
  - Microenterprise: sales turnover not exceeding RM300,000 OR number of full-time employees not exceeding 5.
  - Manufacturing sector: sales turnover not exceeding RM50 million OR number of full-time employees not exceeding 200.



- Services & Other Sectors: sales turnover not exceeding RM20 million OR number of full-time employees not exceeding 75.
- 2) Our company is not a public-listed entity on the main board; nor is subsidiaries of publicly-listed companies on the main board, Multinational corporations (MNCs), Government-linked companies (GLCs), Syarikat Menteri Kewangan Diperbadankan (MKDs), and State-owned enterprises.
  - 3) Our/My company/business is affected by the movement restrictions and We/I have difficulties meeting our/my repayment/payment obligations;
  - 4) Our/My company/business is not wound up or subject to an existing winding up petition/notice;
  - 5) Our/My loan/financing is presently not under rehabilitation with Agensi Kaunseling dan Pengurusan Kredit (AKPK);
  - 6) Our/My guarantor is with Credit Guarantee Corporation (CGC) / Syarikat Jaminan Pembiayaan Perniagaan (SJPP) and/or We/I have obtained consent from the guarantor for our/my selected option above.
  - 7) I have read and agreed to the Declaration and Terms & Conditions included in [sc.com/my](http://sc.com/my).

**I have read and understand that:**

- 1) Normal interest/profit will continue to be charged during the deferment period;
- 2) We/I have the option to engage the Bank to revise the monthly repayment/payment amount and/or schedule if our/my financials improve to reduce overall financing/borrowing costs;
- 3) We/I agree to furnish the Bank with additional information/supporting documents as may be required after our/my repayment/payment assistance has been approved;
- 4) If We/I have missed my instalments that are due and unpaid by more than 90 days at the date of application, We/I agree for the bank to offer me a customised solution that is more suitable for our/my financial circumstances or to share our/my loan/financing details with AKPK for further financial advice on managing our/my debt; and
- 5) The Bank reserves the right to modify/rescind the repayment/payment assistance if We/I have found to have made false, misleading or incomplete representation in this application.

We/I hereby declare that all the information given by us/me is true and we/I have not withheld any material fact at the point of this application for the targeted repayment/payment assistance programme.

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Authorised signatory  
 Full Name (as per ID) :  
 NRIC / Passport No. :  
 Contact No :  
 Designation :  
 Date :