



Bank Pilihan Anda

FREQUENTLY ASKED QUESTIONS (FAQ)

BIZ PREMIER PLUS FINANCING PROGRAM

1) What is the main objective of the Biz Premier Plus financing program?

The Biz Premier Plus Financing Program is designed to finance the working capital needs of Small and Medium Enterprises (SMEs) and Cooperatives.

2) Who is eligible to apply under this program?

Open to all SME and Cooperative customers with a minimum of 5 years in operation with similar business activity.

3) What are the focus sectors for this program?

- a. Healthcare Industry
- b. Halal Industry
- c. Transportation and Storage Industry
- d. Automotive Industry
- e. Green Economy
- f. High Technology and Digital Industry

4) What is the financing limit under this program?

Financing Limit
Minimum: RM1 million Maximum: Up to RM5 million

5) What is the financing rate for this program?

Financing Rate
As low as Base Financing Rate (BFR) – 0.45% per annum. For the Green Economy sector – Profit rebate of 0.5% per annum. Note: Actual rate is subject to the customer's eligibility and Bank Rakyat's approval. (*Current BFR is 6.83% p.a.).

6) What types of financing are offered?



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- Working Capital Financing-i
- Cash Line-i Financing
- Term Financing-i

7) What is the financing tenure for this program?

Financing tenure of up to five years.

8) Is collateral required for this program?

Yes, a minimum Term Deposit-i amounting to 10% of the approved financing amount is required.

9) What are the eligibility criteria for this program?

- The business activity and financing purpose must be Shariah-compliant.
- Minimum of five (5) years in operation with similar business activities and a satisfactory (profitable) financial record for the most recent year.
- Positive Shareholders' Funds for Private Limited Companies (exemption applies to Sole Proprietorships or Partnerships).
- Satisfactory CTOS and CCRIS records.
- Not recorded as a Special Attention Account.

Note: The above eligibility criteria are the minimum requirements stipulated under this program. Additional terms and conditions may apply subject to the Bank's assessment.

10) What documents are required to apply for this program?

- **For Sdn Bhd:**
Latest 3 years Audited Accounts (or recent year Management Accounts whichever is available) (certified by company's secretary)
- **For Cooperative:**
Latest 3 years Audited Accounts (or recent year Management Accounts whichever is available) (certified by the Secretary)
- **For sole proprietorship/ partnership:**
 - Latest 3 years Financial Statements (Certified by owner)
 - Latest Income Tax Return (Form B or Form P) document
 - Latest CCRIS report for the owner/ proprietor / partners
 - Cash flow projection (if applicable)
 - Latest 6 months bank statement
 - Any other documentary evidence required by the Bank



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11) How long does the approval process take?

14 working days from the date of receipt of complete documents until issuance of Letter of Offer (LO).

Note: subject to completion documents upon receiving application

12) How long will this financing program be available?

Made available until fund is fully utilized.

13) How can one apply for this financing program?

Customers may visit QR2 website at <https://qr2e.bankrakyat.com.my> or Bank Rakyat's official website at www.bankrakyat.com.my for more information. They may also contact or visit any nearby Bank Rakyat Business Banking Centre (BBC).

The list of BBCs is as follows:

No.	BBC	Address
1.	Kuala Lumpur	Tingkat 15, Menara 2, Menara Kembar Bank Rakyat, No 33. Jalan Rakyat, KL Sentral, 50470, Kuala Lumpur.
2.	Selangor	No. 9 & 11, Tingkat 1, Jalan Tengku Ampuan Zabedah, U9/9H, Seksyen 9, 40000, Shah Alam, Selangor.
3.	Melaka/Negeri Sembilan	Unit 4-3, Tingkat Tiga, Jalan KC 1, Kota Cemerlang, 75450, Ayer Keroh, Melaka.
4.	Pahang	No. 43A, Jalan Haji Abdul Aziz, 25000 Kuantan, Pahang.
5.	Perak	No. 61, Tingkat Bawah & Tingkat 1, Lengkok Kledang Raya, Taman Kledang Raya, 30100 Ipoh, Perak.
6.	Johor	Aras 2, Menara 2, #02-01, Coronation Square, Jalan Abdullah Ibrahim, 80000, Johor Bahru, Johor
7.	Northern	No 21 & 22, Tingkat 2, Jalan Jati 1/1, Pusat Perniagaan Amanjaya, 08000, Sungai Petani, Kedah



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No.	BBC	Address
8.	East Coast	Tingkat 1 & 2, PT 1711, Jalan Raja Zainab 2, Bandar Baru Kubang Kerian, 16150 Kota Bharu, Kelantan.
9.	Sabah	Lot 5 & 6, Tapak Putatan Baru, Jalan Putatan, 88300 Kota Kinabalu, Sabah.
10.	Sarawak	Block E Tower, Lot No. 1654 (SL46), Sentosa Parade, Block 46 Kuching Central Land District, 7th Mile, Jalan Penrissen, 93250 Kuching, Sarawak.