Bank Pilihan Anda

FREQUENTLY ASKED QUESTIONS (FAQ)

SME STABILISATION RELIEF FACILITY (SME SRF)

1) What is the main objective of the SME Stabilisation Relief Facility (SME SRF)?

To provide short-term financial relief and alleviate cash flow constraints faced by SMEs, amid economic shocks.

2) Who is eligible to apply under this programme?

Viable SMEs materially affected (i.e. resulting in financial stress) by trade and supply chain disruptions from geopolitical conflict in West Asia (effective March 2026).

3) What is the financing limit under this programme?

Financing Limit
Up to RM750,000

4) What is the financing rate for this programme?

Financing Rate
Up to 3.75% p.a., inclusive of guarantee fee

5) What type of financing is offered?

Term Financing-i.

6) What is the financing tenure for this programme?

Financing tenure of up to five (5) years.

7) Is collateral required for this programme?

No collateral is required for this programme.

8) What are the eligibility criteria for this programme?

- Meets the definition of SMEs issued by SME Corporation Malaysia.
- Registered with the Companies Commission of Malaysia (SSM), authorities or district offices in Sabah and Sarawak or statutory bodies for professional service providers.
- Shareholding by Public Listed Companies and Government Linked Companies (if any) in the SMEs shall not exceed 20%.
- Malaysians residing in Malaysia hold a minimum of 51% shareholding in the SMEs.
- The business activity and financing purpose must be Shariah-compliant.
- Positive shareholders' equity for Private Limited Companies (exemptions apply for Sole Proprietorships or Partnerships).
- Satisfactory CTOS and CCRIS records.

Note: The above criteria are the minimum requirements for this programme. Additional terms and conditions may apply based on the Bank's assessment.

9) What documents are required to apply for this programme?

- Certified documents (Form 24, Form 49, Memorandum and Articles of Association or Constitution, where applicable).
- For Private Limited Companies (Sdn Bhd) – Latest audited financial statements or latest management accounts (whichever is applicable, certified by the company secretary).
- For sole proprietorships or partnerships – Latest financial statements (certified by the owner).
- Copies of the latest six months' bank statements.
- Any additional documents as required by Bank Rakyat.

10) How long does the approval process take?

14 working days from the date of complete document submission to the issuance of the Offer Letter.

11) How long will this financing programme be available?

Open for applications from 15 May 2026 until 31 December 2026, or full utilisation, whichever is earlier.

12) How can one apply for this financing programme?

Customers may visit the QR2E 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
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.