



# Productive Finance For Entrepreneurs

AmBank Group is a leading financial services group with over 40 years of expertise in supporting the economic development of Malaysia. With over three million customers, AmBank Group aspires to help individuals and businesses to grow and win together through offering the best banking solutions.

# SME-in-a-Box™ is what you need to accelerate your business further!



Ever-changing technology changes the business landscape at a fast pace. To stay ahead in the business, you need to be well equipped and stay relevant.

With our **SME-in-a-Box™**, you could have comprehensive solutions that meet your needs, according to your industry. From deposit and payroll solution, working capital loans or business digitalisation, you could have it, all-in-one with **SME-in-a-Box™**.

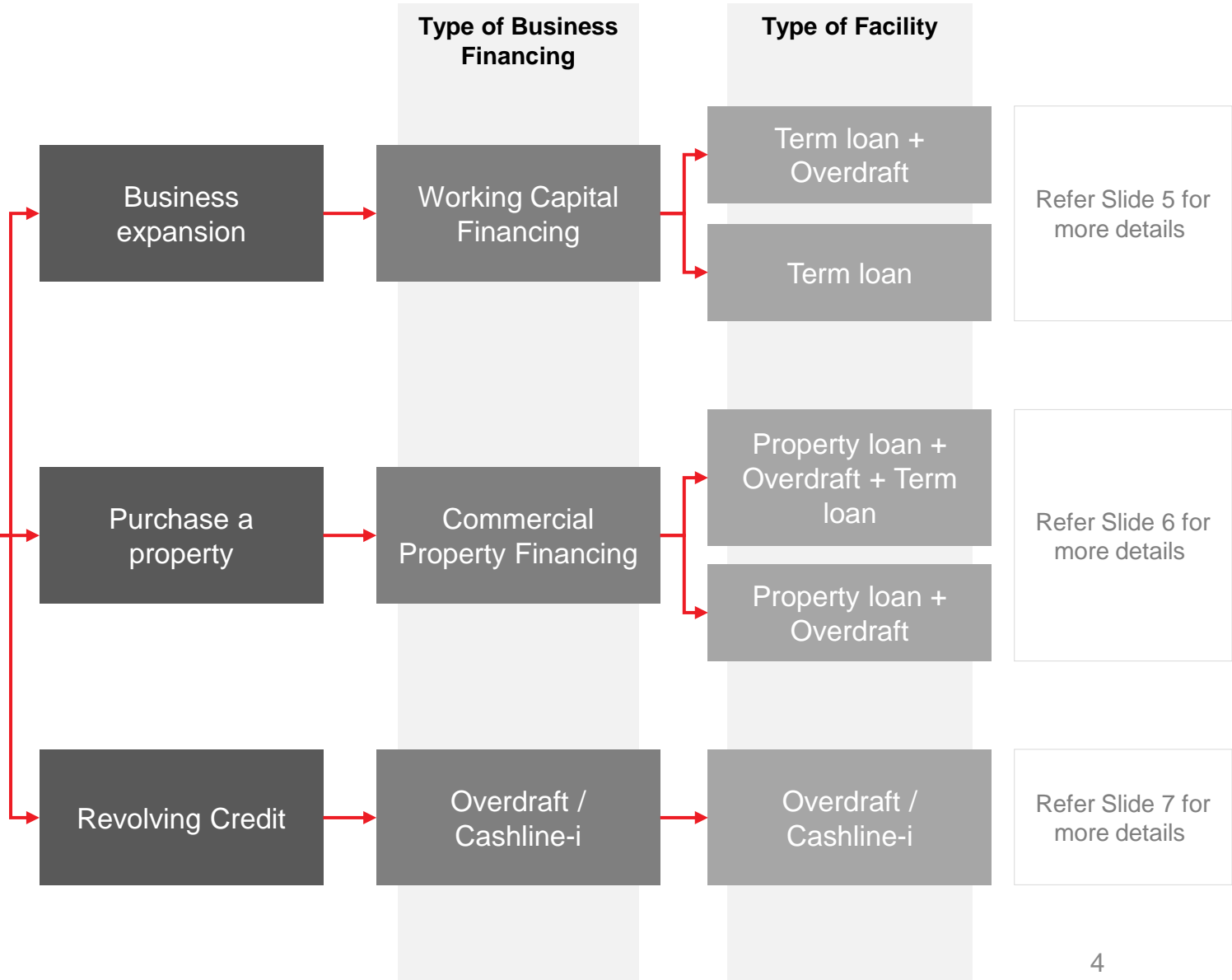
Take your business to the next level with us today!

# How Do I Get Financial Assistance For My Business?

**Who are you?**  
Sole Proprietor  
Private Limited (Sdn Bhd)  
Partnership

What type of business financing are you looking for?

For more information, connect with us at  
<https://www.ambank.com.my/eng/small-business/sme-solution>  
Or  
Call our Contact Centre at 03-2178 3188



# Working Capital Financing

## Working Capital

Offers flexible financing on working capital and capital expenditure

- Available in Term Loan/ Term Financing-i and/or Overdraft/Cashline-i
- Up to RM2 million loan/financing limit with competitive rate
- Up to 7 years loan/financing tenure with no lock in period

### Eligibility:

- SME profile, i.e. sole-proprietor, partnership, private limited company
- Business registered in Malaysia, is Malaysian-controlled and Malaysian owned with at least 51% shareholding
- Business in operation for 3 or more years
- Key person's age shall be between 25-65 years old



## SME Portfolio Guarantee

A flexible working capital loan/ financing to help you better manage your daily financial needs

- Up to RM1million loan/financing limit with competitive rate
- Up to 7 years loan/financing tenure with no lock in period
- NO collateral required

### Eligibility:

- A business entity of sole proprietorship, partnership or private limited company
- SMEs per National SME Development Council's (NSDC) definition
- Business registered in Malaysia, is Malaysian-controlled and Malaysian owned with at least 51% shareholding
- Business has been in operations for at least THREE ( 3 ) years





## SME Biz Property Extra

The 1<sup>st</sup> asset-backed CGC guaranteed scheme in the market offering a high margin for your asset and working capital financing needs.

It is a financing solution aimed at assisting qualified SMEs to purchase commercial property (asset financing) as well as gaining access to higher margin of financing including their working capital requirement (working capital financing) by using the same collateral.

- High margin up to 148% for asset and working capital financing
- High working capital limit up to RM3 million
- Program lending/financing – simplified processing

### Eligibility:

- A business entity of Sole Proprietorship, Partnership, or Private Limited Company
- SMEs per National SME Development Council's (NSDC) definition
- Business registered in Malaysia and is Malaysian-controlled



## Commercial Property Loan/Financing-i

- A commercial property loan/financing that offers long-term financing for the purchase of completed or under-construction commercial and industrial properties.
- The facility is also made available to refinance completed properties and remortgage of properties that are free from encumbrances (cash-out)



## Overdraft/ Cashline-i

Your business needs working capital for the day-to-day cashflow. Overdraft / Cashline-i facility provides the most convenient and flexible form of financing.

### Features

- It is a revolving facility made available via a current account where you can use any amount up to the approved facility limit for any purpose.
- Interest/profit is calculated on a daily basis and charged only on the amount used.

# Are You Having Problems Paying Your Loan?



**Do you need any assistance on your loan repayment?**

Is your business adversely affected by the pandemic?

Existing AmBank Customers who are Individuals (B40, M40 or T20)

Existing AmBank Customers who are SMEs Microenterprises

**How can AmBank help you?**

Payment deferment for 6 months  
Or  
50% reduction in monthly installment for 6 months

Refer Slide 9 for more details



## A Quick Guide to AmBank's REPAYMENT ASSISTANCE PROGRAMME

**Eligibility:**

### INDIVIDUALS

- All individual customers (B40, M40 or T20)

### SMEs

- Microenterprises\*
- Any SME\* whose financial condition has been adversely affected by the pandemic

\*Any SME or microenterprises as defined in the Guideline on SME Definition issued by the SME Corporation Malaysia

**You can choose :**  
Payment deferment for 6 months  
or  
50% reduction on monthly installments for 6 months

Visit [ambank.com.my/RA](http://ambank.com.my/RA) for full details and to read the FAQ

**For Individuals requiring assistance:**

- Submit your request at: [ambank.com.my/RAform](http://ambank.com.my/RAform)
- Call 03-2178 8888 (Operational daily from 8.00am - 8.00pm)

**For SMEs requiring assistance:**

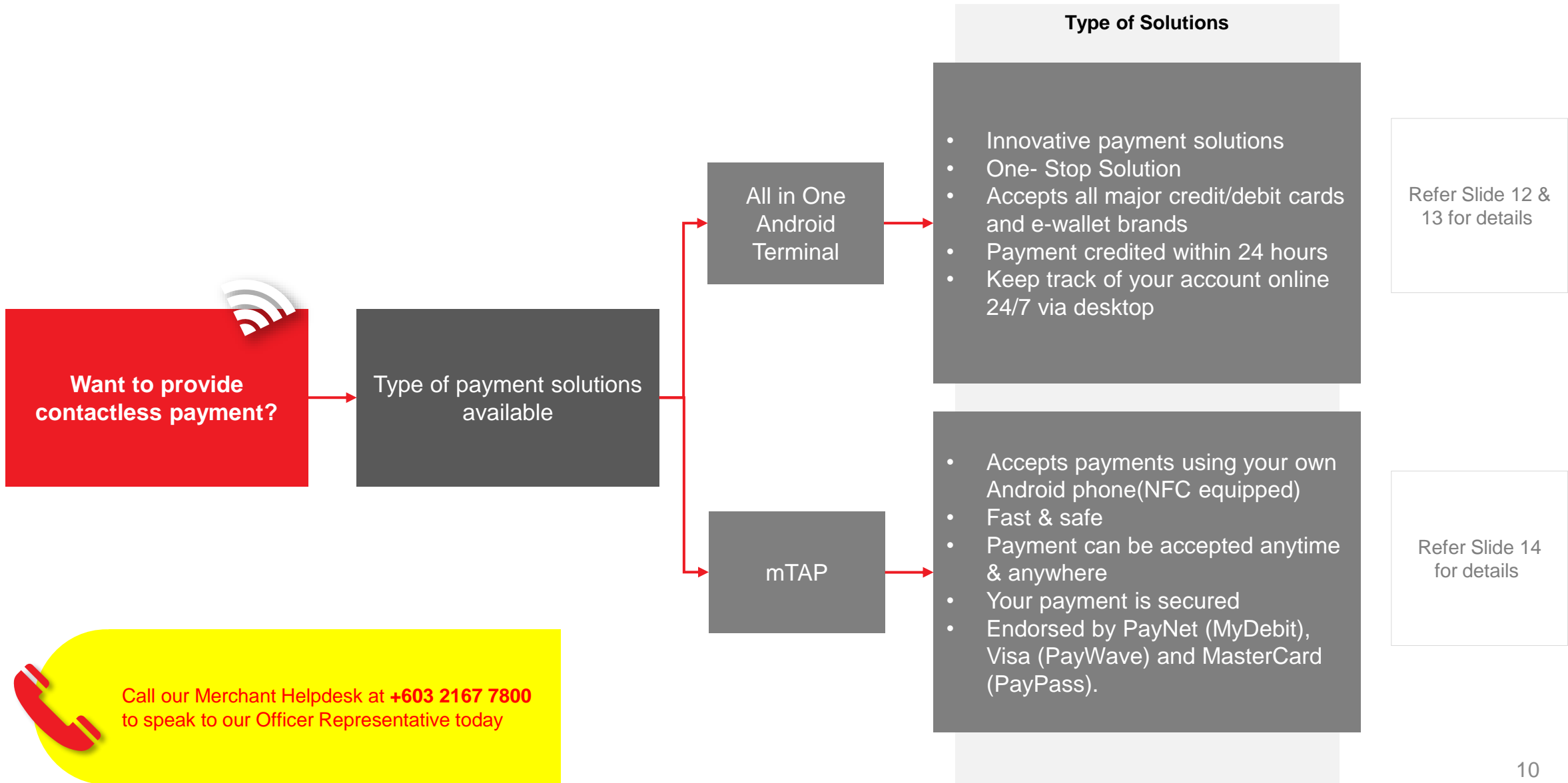
- Submit your request at: [ambank.com.my/RAformSME](http://ambank.com.my/RAformSME)
- Speak to your Relationship Manager; or
- Call 03-2178 3188 (Mon - Thu, from 8.45am - 5.45pm; Fri, from 8.45am - 4.45pm)

## For existing AmBank customers

We do understand that these are still challenging times.

AmBank is committed to continue providing you with the right assistance and support in meeting your loan/financing payment obligations.

# How Can You Perform Contactless Payment?



 Call our Merchant Helpdesk at **+603 2167 7800** to speak to our Officer Representative today

Innovative and comprehensive transaction processing solutions for merchant partners.

Our range of merchant business solutions are designed to help you conduct your business more efficiently and effectively.

A complete platform of facilities to keep up with your business and grow with you.



# AmBank Merchant Business Solutions



Top 5 Acquirer in the industry



Extensive Merchant Business Centres branch network (15 centres nationwide)

≥35k  
Merchants

≥55k  
Terminals

Accepts all major credit/debit cards and e-wallet brands

Expansion opportunities

### Partners



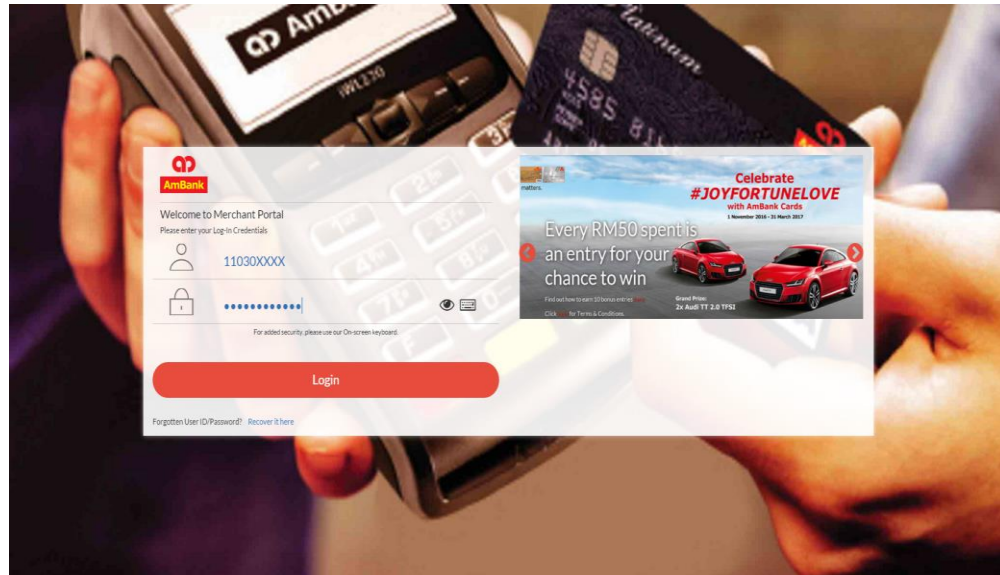
### Cashless Payment



### Channels



## AmBank Merchant Settlement Account



**Batch 1**

Same Day  
12.00pm  
(DAY 1)

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Payment File  
2.00pm  
(Day 1)

**Batch 2**

Same Day  
5.00pm  
(DAY 1)

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Payment File  
7.00pm  
(Day 1)

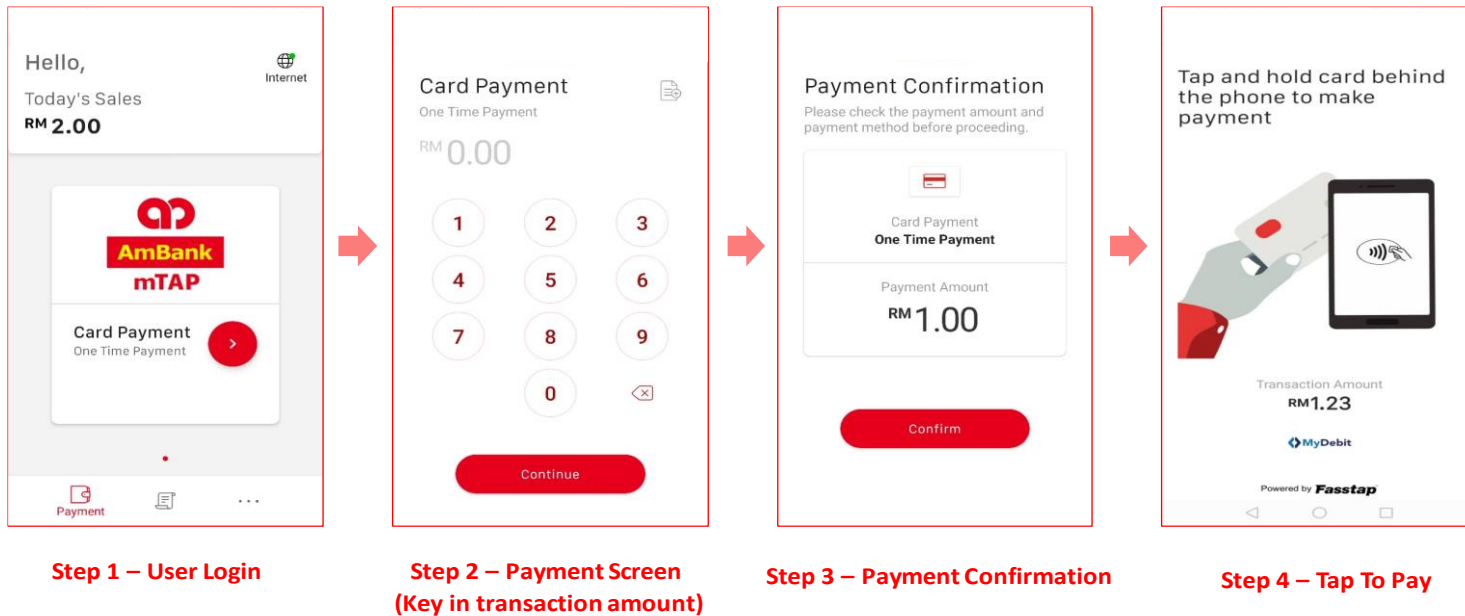
## Same Day Settlement

- ★ Payment credited to Merchant Settlement Account within 24 hours ✓
- ★ Multiple Payment Batches Daily ✓
- ★ Better Cash Flow for Merchants ✓
- ★ No Extra Cost ✓
- ★ Manual Settlement ✓
- ★ Unique Features ✓

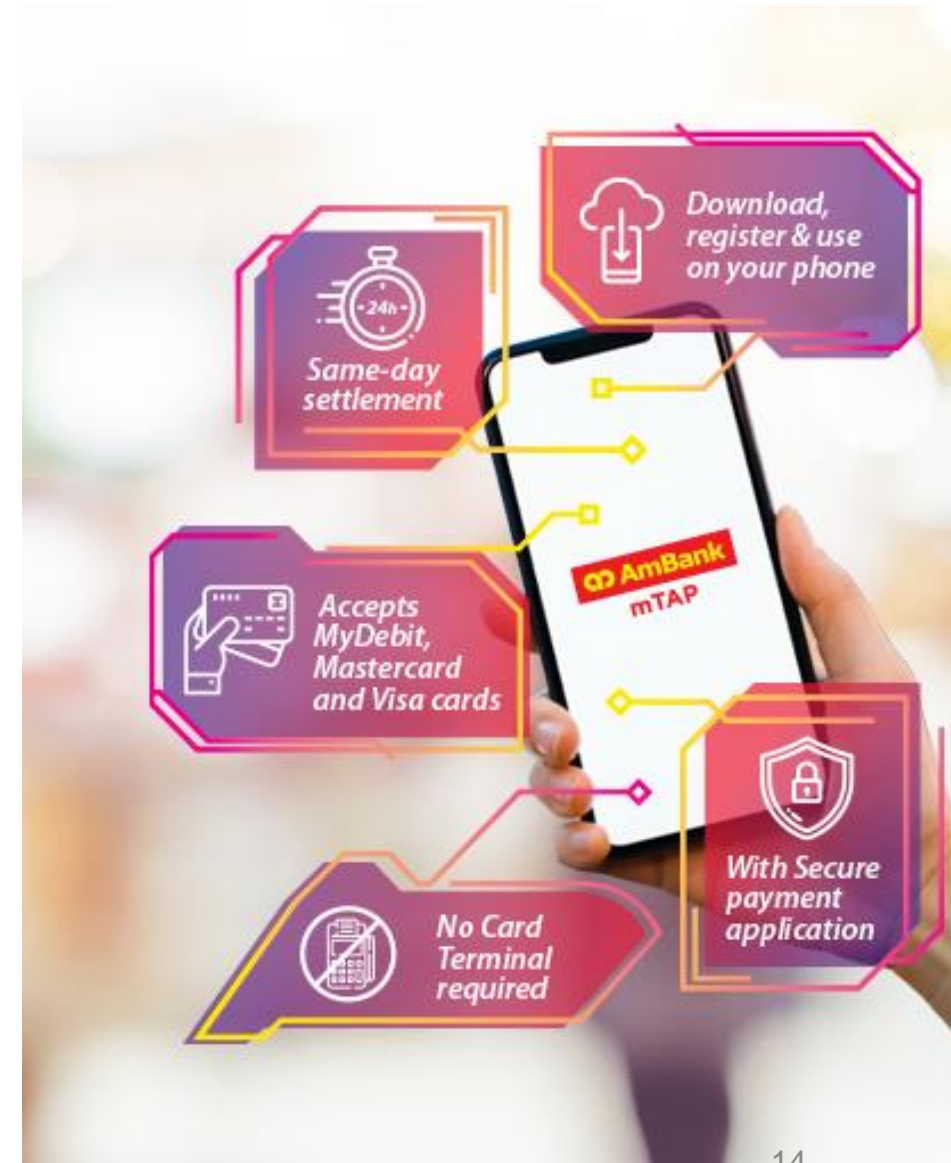
# AmBank Merchant Business Solutions – Key Proposition

mTAP is a card acceptance solution that enables merchant to accept contactless credit or debit card transactions using their own NFC equipped Android mobile phones via a secure Payment Application.

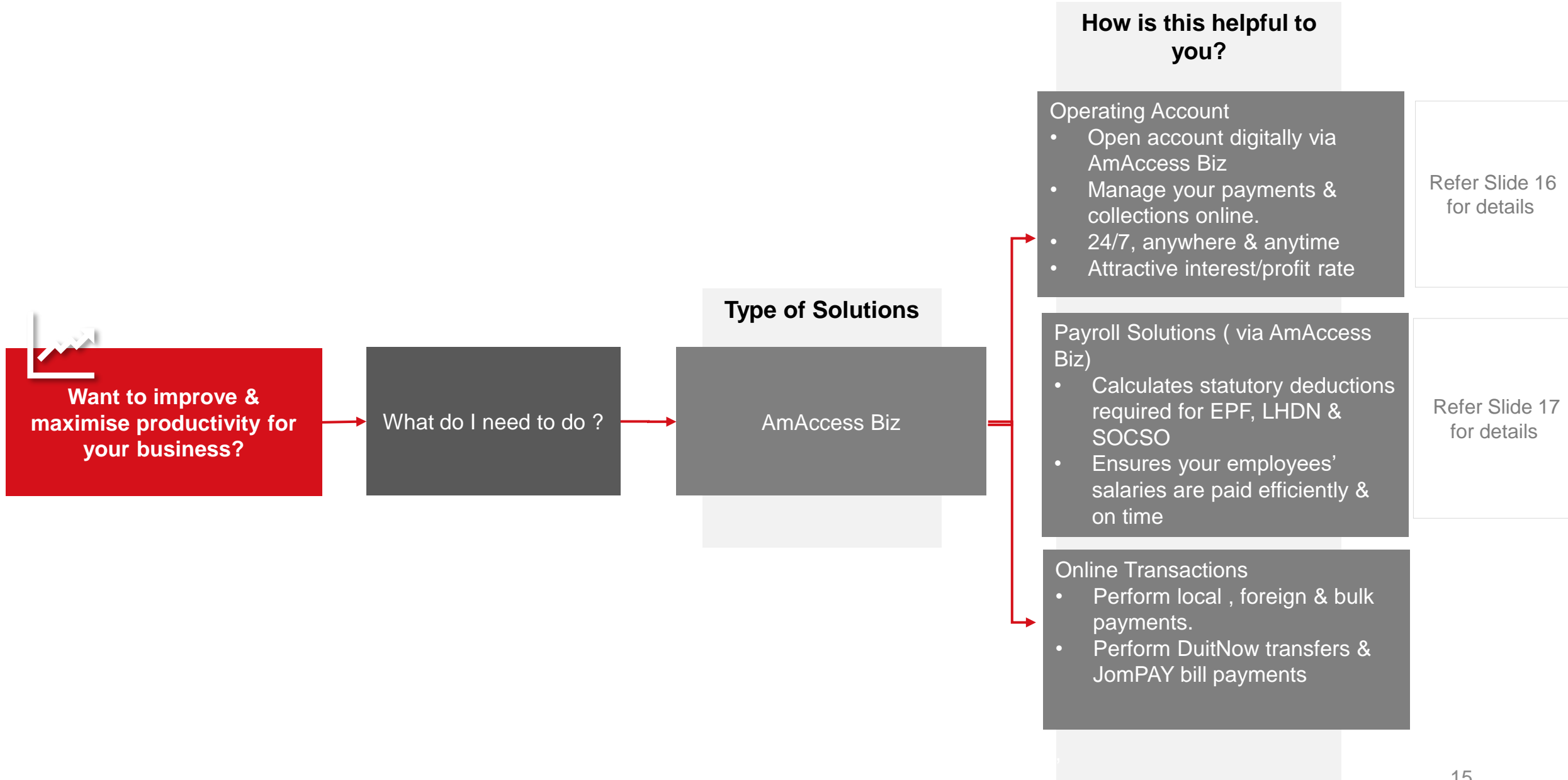
This solution is compliant and endorsed by card schemes such as PayNet (MyDebit), Visa (PayWave) and MasterCard (PayPass).



Diagrams above illustrate card acceptance experience using mTAP



# Improve and Maximise Productivity For Your Business





## Basic Current Account/Current Account-i

Enjoy the flexibility and online convenience of managing your business's payment and trading activities with our current account.

### Features:

- Cheque issuing facilities
- Monthly account statement
- No introducer required
- Internet banking
- Attractive interest/profit rate



## Still paying salary the conventional way?



### The old way of paying salary by Cheque :

- Time consuming process (issue cheque, obtain signature, deliver to staff)
- Costly (resources & man hour involved)
- Cheque processing fee for every cheque issued
- Longer time for salary crediting (wait for cheque clearance)

### The old way of paying salary by Cash :

- Time consuming process (go to bank, queue for cash withdrawal, appointment with bank)
- Security & Safety (risk of being robbed)
- Manual tracking of salary payout
- Risk of being audited by Inland Revenue (no proper records)

### The new way to pay salary:

- Comprehensive payroll management system – prompt payment of daily/weekly/monthly salaries
- Statutory reportings, payments & deduction (LHDN, KWSP, SOCSO) at **ZERO** cost
- Freedom from time-consuming payroll processing
- Additional deposit interest/profit rate when you activate your payroll account
- Dedicated Relationship Manager

### The easy way to get salaries & other financial needs for your employees:

- Easy deposit account opening with no initial deposit
- Salaries credited into accounts on the same day
- Access to a host of banking solutions that cater to their different needs
- Financing access at preferred rates
- Signature Priority Banking access



## Reach Out To Us :



For more information on SME-in-a-Box, visit us at:

<https://www.ambank.com.my/eng/small-business/sme-solution>

or

**CALL OUR CONTACT CENTRE AT**

03- 2178 3188

Monday to Friday | 8.00am to 7.00pm

Saturday | 8.00am to 12.00pm

Sunday & Public Holiday | Closed

**THANK YOU**

