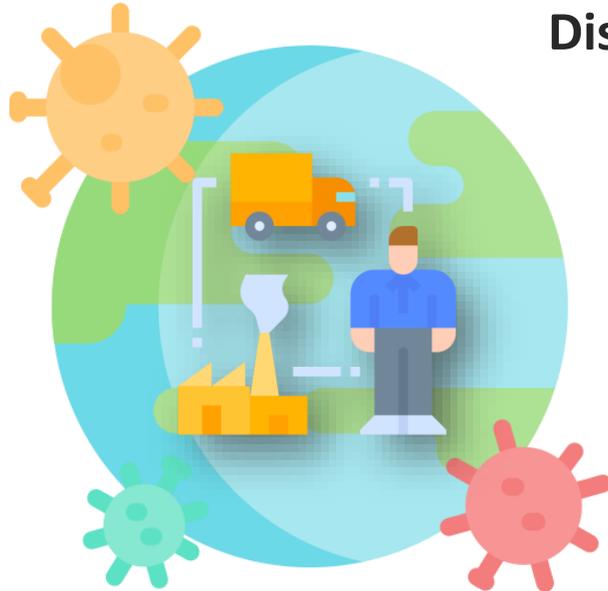

RHB SME Export Financing



CURRENT SITUATION

COVID-19 pandemic...



Disrupt global supply chain

In Malaysia alone, 41%* of SMEs are facing delay in collecting receivables,

28%* of SMEs are delaying payments to vendors thus causing delay in receiving supplies

Which then result in delay in order fulfillment and delivery

And the ultimate impact is decline in sales revenue & shortfall in liquidity

Negatively impact sustainability and business recovery

*Sourced from : EY – Take5-Covid 19 Business Impact survey Volume 8 Issue 7
01June2020 Malaysia (Page 3)

PAIN POINTS

Additional working capital needed by SME to sustain in this challenging times. However have you ever face situations such as...



Lack of collateral to apply for additional working capital financing from banks



High annual guarantee fees paid to credit guarantee corporations to secure your financing from banks.



Delay in receivables which result in tight cash flow

SOLUTION

Let us introduce to you...

RHB SME Export Financing

A post shipment financing solution which provides immediate cash flow for your export of goods (invoiced/denominated in either USD, GBP, EUR or SGD currency) pending receipt of export proceeds from your overseas buyer

VALUE PROPOSITION

So, RHB SME Export Financing can help to overcome your pain points...

No Collateral Required



Facility to be guaranteed by Credit Guarantee Corporation (CGC) or Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP)

Affordable Guarantee Fee



Subsidized guarantee fee by RHB.
Pay annual guarantee fee as low as RM500 to RM1,000

**Subject to maintaining 50% utilization throughout facility tenure*

Grace Period of 30 Days



Grace Period of 30 days granted from credit terms extended to your Foreign Buyer.

**Calculated from your invoice due date.
Proceeds from export to be channeled to RHB Bank*

VALUE PROPOSITION

What more...

Eliminate foreign exchange risk



You can pay your foreign currency obligation with the same financed currency

Improve cash flow



Financing is up to 100% of invoice value.

Competitive Pricing



The cost of borrowing/financing in foreign currency is lower than financing in MYR.

ELIGIBILITY CRITERIA

Who can apply for RHB SME Export Financing...



APPLY IF YOUR BUSINESS:

- ✓ Existing exporter company
- ✓ Registered in Malaysia, a Malaysian-controlled AND Malaysian-owned with at least 51% shareholding
- ✓ Categorised as SME customer as per National SME Development Council's (NSDC) definition

SME DEFINITION

SME customer as per National SME Development Council's (NSDC) definition...

For Manufacturing Sector:

With annual sales turnover not exceeding RM50 mil *or* full-time employees not exceeding 200 workers

For Other Sectors (e.g. Trading) :

With annual sales turnover not exceeding RM20 mil *or* full-time employees not exceeding 75 workers



ELIGIBILITY CRITERIA FOR FOREIGN BUYER

For RHB to finance your export, your Foreign Buyer must...



- ✓ Active in Business
- ✓ Not inter-related company
- ✓ All transacting parties are subject to AML and related screening

HOW TO APPLY

To apply, all you need to submit...

Facility above RM1 million

- ✓ Registration of Business – Form 9, 24, 49, M & A (for Sdn Bhd).
- ✓ Audited accounts for the last 2 years (Sdn Bhd)
or
- ✓ Certified accounts for the last 2 years (partnership or sole proprietorship) or
- ✓ Most recent management account if audited more than 12 months.
- ✓ A copy of IC of all directors/guarantors/proprietors /partners.

Facility RM1 million and below

- ✓ Registration of Business – Form 9, 24, 49, M & A (for Sdn Bhd).
- ✓ 6 months bank statements..
- ✓ A copy of IC of all directors/guarantors/proprietors /partners.



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