



A Subsidiary of



GUIDE TO THE EXPORT-IMPORT BANK OF MALAYSIA



A CLOSER LOOK AT EXIM BANK

Export-Import Bank of Malaysia Berhad (EXIM Bank) was incorporated on 29 August 1995 as a government-owned Development Financial Institution (DFI), tasked with delivering effective financing and takaful solutions for cross-border ventures.

The Bank was established to promote reverse investment and export of strategic sectors such as capital goods, infrastructure projects, shipping, value-added manufactured products and to facilitate the entry of Malaysian companies into new markets, particularly to non-traditional markets.

Effective 1 May 2025, EXIM Bank became a subsidiary of Bank Pembangunan Malaysia Berhad (BPMB), which is wholly owned by MOF the Minister of Finance Incorporated (MOF (Inc.))





Vision

Preferred Financier & Advisor for Global Business.



Mission

Contribute to the growth of Malaysia's economy through trade and investment partnerships worldwide.

Mandated Role

As a development financial institution under BPMB, which is wholly owned by MOF (Inc.) and under the purview of the Ministry of Investment, Trade and Industry (MITI), EXIM Bank's mandated role, as specified by the Government, is to provide credit financing, export credit takaful and guarantee services and facilities to finance and support exports and imports of goods, services and overseas projects and investments with emphasis on non-traditional markets.

Clientele

The Bank's clientele consists of large corporations, SMEs, foreign governments and foreign companies and covers all sectors ranging from trading, manufacturing, infrastructure right down to agro-based businesses.

Strategic Alliances

In executing its mandated role, EXIM Bank continues to pursue alliances with international associations and multilateral organisations and has also executed several agreements to further boost its business and market outlook.

To date, EXIM Bank is a member of the Berne Union, an international organisation for Export Credit Agencies; a member of the Asian EXIM Banks Forum, an association of 11 EXIM Banks in Asia; the Aman Union and the Association of Development Financing Institutions in Asia and the Pacific.

In its export promotion efforts, EXIM Bank also collaborates with Malaysian government agencies, including MITI, Malaysia External Trade Development Corporation (MATRADE), Malaysian Investment Development Authority (MIDA), Small and Medium Enterprise Corporation Malaysia (SME Corp Malaysia), and Construction Industry Development Board Malaysia (CIDB).



Corporate Information



REGISTERED OFFICE

Level 15, EXIM Bank
Malaysia
Jalan Sultan Ismail
50250 Kuala Lumpur

RATING

RAM: AAA, Moody's: A3

BUSINESS COVERAGE

Banking and Trade Credit
Takaful/Insurance

PAID-UP CAPITAL

RM2.9 billion

SHAREHOLDER

Bank Pembangunan
Malaysia Berhad

CURRENT STAFF STRENGTH

322

GLOBAL COVERAGE

Business transactions and
facilities for customers
in 52 countries across 5
continents

AUDITOR

Ernst & Young
Level 23A, Menara
Milenium, Jalan Damanlela
Pusat Bandar Damansara
50490 Kuala Lumpur
MALAYSIA

REPRESENTATIVE OFFICES

NORTHERN

No. 2, Ground Floor
Lebuh Tenggiri 2
Pusat Bandar Seberang
Jaya
13700 Seberang Jaya
Perai, Pulau Pinang
Malaysia

SOUTHERN

No. 95, Ground Floor
Jalan Damai, Taman Setia
Off Jalan Stulang Darat
80300 Johor Bahru
Malaysia

EAST MALAYSIA

No. 67, Ground Floor
One Avenue Business
Centre
Jalan Tun Jugah
93350 Kuching, Sarawak
Malaysia



EXIM Bank Programme Financings and Schemes

Financial Solutions

Contract Financing
Overseas Project Financing-*i*
Overseas Investment Financing-*i*

Other Financial Solutions

Term Financing-*i*
Revolving Credit-*i*
Export Credit Refinancing-*i* (ECR-*i*)
Trade Financing Solutions
Guarantees

Treasury Solutions

Commodity Murabahah Deposit-*i* (CMD-*i*)
Forward Foreign Exchange-*i*

Trade Protection Solutions

Short Term Credit Takaful
Medium/Long Term Credit Takaful

Programme Financing, BNM's Fund for SMEs, and Schemes

Programme Financing
Incentive Schemes
BNM's Fund for SMEs
Guarantee Schemes



Financial Solutions



Financial Solutions

Contract Financing

This facility provides financial support to Malaysian contractors undertaking overseas and local contracts such as infrastructure, manufacturing, and other developmental projects.

Facility	Overseas Contract Financing- <i>i</i> (OCF- <i>i</i>)	Domestic Contract Financing- <i>i</i> (DCF- <i>i</i>)
Purpose	Overseas projects/contracts from foreign or Malaysian contract awarder, construction of plant, infrastructure, manufacturing, and other developmental projects. Financing shall be given for Shariah-compliant purposes only.	Local (domestic) projects/contracts from foreign or Malaysian contract awarder, construction of plant, infrastructure, manufacturing, and other developmental projects. The financing shall be eligible for both strategic and non-strategic industries. Financing shall be given for Shariah-compliant purposes only.
Margin of Financing	Up to 85% of the project cost or contract value.	
Tenure	Up to 8 years inclusive of grace period not exceeding 2 years.	
Payment	Against contract proceeds and/or progressive payment.	

Overseas Project Financing-*i*

This facility provides financial support to Malaysian contractors undertaking projects overseas such as infrastructure, manufacturing, and other developmental projects.

Facility	Overseas Project Financing- <i>i</i> (OPF- <i>i</i>)
Purpose	To finance the development, upgrading, or expansion of infrastructural facilities, plants and buildings, and fixed asset purchases such as machinery and equipment. Financing shall be given for Shariah-compliant purposes only.
Margin of Financing	Up to 85% of the project cost or contract value.
Tenure	Up to 8 years inclusive of grace period not exceeding 2 years.
Payment	Against contract proceeds and/or progressive payment.

Financial Solutions

Overseas Investment Financing-*i*

This facility provides financial support to Malaysian contractors undertaking projects overseas such as infrastructure, manufacturing, and other developmental projects.

Facility	Overseas Investment Financing- <i>i</i> (OIF- <i>i</i>)
Purpose	To finance Malaysian investors undertaking cross-border investment by way of purchasing overseas assets (fixed and current assets such as building, factory, building premises, plant and machineries, raw material) or purchasing of equity in overseas establishments. Financing shall be given for Shariah-compliant purposes only.
Margin of Financing	Up to 80% of the investment/assets value.
Tenure	Up to 8 years inclusive of grace period not exceeding 1 year, depending on the cash flow of the project/investment.
Payment	Monthly, quarterly, or half-yearly from cash flow of the project/investment.

Other Financial Solutions



Other Financial Solutions

Term Financing-*i*

This facility provides financial support to Malaysian exporters for purposes relating to their export business.

Facility	Term Financing- <i>i</i> (TF- <i>i</i>)
Purpose	A financing facility for working capital, financing overheads, or non-asset-based transactions in support of exports, projects, or contract requirements and activities. It may serve as a tool for refinancing of asset. Financing shall be given for Shariah-compliant purposes only.
Margin of Financing	- Up to 100% of project cost – for a restructuring facility. - Up to 90% of project cost – for other purposes (direct financing).
Tenure	Up to 8 years.
Payment	Monthly or quarterly, depending on the cash flow.

Revolving Credit-*i*

This facility provides financial support to eligible customers that require financing for the general working capital. This facility is to be packaged with other financing facilities.

Facility	Revolving Credit- <i>i</i> (RC- <i>i</i>)
Purpose	To facilitate general working capital financing requirements that are acceptable to the Bank. Financing shall be given for Shariah-compliant purposes only.
Margin of Financing	Subject to Bank's approval.
Tenure	Up to 5 years. Subject to annual review.
Payment	- Periodic profit servicing (1, 3, 6, 9, or 12 months) and bullet payment at maturity, or - Bullet payment of profit and principal at maturity

Other Financial Solutions

Export Credit Refinancing-*i* (ECR-*i*)

ECR-*i* provides an alternative short-term financing for pre-shipment and post-shipment to direct/indirect exporters to promote export of manufactured products, agriculture products and primary commodities via the provision of Shariah-compliant financing facilities.

Facility	ECR- <i>i</i> (Pre-Shipment)	ECR- <i>i</i> (Post-Shipment)
Purpose	ECR-<i>i</i> (Pre-Shipment) helps exporters finance overhead expenses and purchases of domestic and foreign inputs, prior to shipment to overseas buyers. Financing shall be given for Shariah-compliant purposes only.	ECR-<i>i</i> (Post-Shipment) finances exporters on eligible goods on sight or usance terms, for a period after shipment from Malaysia. Financing shall be given for Shariah-compliant purposes only.
Margin of Financing	- Order-based - Direct exporter – up to 95% of export order value - Indirect exporter – up to 95% of ECR-<i>i</i> Domestic LC-<i>i</i>, ECR-<i>i</i> Domestic Purchase Order or Local Purchase Order. - Certificate of Performance (CP) - Direct exporter (manufacturing & trading) – 100% of export value of preceding 12 months - Indirect exporter (manufacturing & trading) – 100% of export value of preceding 12 months.	Up to 100% of export bill value. Subject to availability of ECR-<i>i</i> credit limit with the commercial bank and EXIM Bank's administrative limit.
Tenure	Up to 120 days.	Up to 183 days.

Note: Granted via participating banks.

Other Financial Solutions

Trade Financing Solutions

Trade Finance Products for Exporters and Importers

Facility	Supplier Financing- <i>i</i> (Post-Shipment)
Purpose	To provide comprehensive short-term financing solutions for Malaysian exporters to bridge the funding gap, prior to receiving payment from overseas buyers. Financing shall be given for Shariah-compliant purposes only.
Margin of Financing	Up to 100% of the export bill.
Tenure	Up to 180 days.
Payment	Against export proceeds or other proceeds.

Facility	Supplier Financing- <i>i</i> (Pre-Shipment)
Purpose	To provide comprehensive short-term financing for working capital requirements and purchase of inputs prior to shipment. Financing shall be given for Shariah-compliant purposes only.
Margin of Financing	Up to 100% of the export bill.
Tenure	Up to 120 days.
Payment	Upon maturity.

Facility	Trust Receipt- <i>i</i>
Purpose	To provide comprehensive short-term financing for working capital requirements and purchase of inputs prior to shipment. Financing shall be given for Shariah-compliant purposes only.
Margin of Financing	Up to 100% of the export bill.
Tenure	Up to 180 days.
Payment	Upon maturity.

Other Financial Solutions

Facility	Letter of Credit Advising- <i>i</i> (LCA- <i>i</i>)
Purpose	Service provided by the Bank to the customer in relation to the advising LC-<i>i</i> received from an Issuing Bank. EXIM Bank will notify the customer of the arrival of the LC-<i>i</i> once the authenticity of the LC-<i>i</i> has been verified.
Tenure	Sight or usance.
Eligibility	• LCA-<i>i</i> received via authenticated SWIFT message from Issuing Bank. • LCA-<i>i</i> received via mail from Issuing Bank/1st Advising Bank (the Sender). Verification of the LC-<i>i</i> must be made upon advising the LC-<i>i</i>. • Terms & conditions and goods are Shariah compliant. • Does not involve sanctioned countries including its shipment destination.
Currency	MYR or other acceptable currencies.

Facility	Letter of Credit Transfer- <i>i</i> (LCT- <i>i</i>)
Purpose	Service offered by the Bank (Transferring Bank) to facilitate the transfer of an LC-<i>i</i> in whole or in part to one or more Second Beneficiary/ies of the customer in relation to the advising LC-<i>i</i> received from an Issuing Bank. EXIM Bank will notify the customer of the arrival of the LC-<i>i</i> upon verification of its authenticity.
Tenure	Sight or usance.
Eligibility	• Customer need not have a trade facility with EXIM Bank for such transfer requests. • If confirmation on the transferred LC-<i>i</i> is requested, exposure will be drawn against the Issuing Bank's limit. In that event, counter-party trade limit must be available or established for such purpose. • Terms & conditions and goods are Shariah compliant. • The request does not involve sanctioned countries including its shipment destination. • Pre-requisites to enable the transfer of the LC-<i>i</i> to take effect include: – The said LC-<i>i</i> must stipulate instrument is transferable. – Written request for transfer must be made by the LC-<i>i</i> Beneficiary (customer/seller). – While the LC-<i>i</i> Beneficiary may have the right to request for a transfer, the nominated Transferring Bank (EXIM Bank) is under no obligation to act upon the request, unless agreeable to do so and upon payment of its transfer fees.
Currency	MYR or other acceptable currencies.

Other Financial Solutions

Facility	Letter of Credit Collection- <i>i</i> (LCCo- <i>i</i>)
Purpose	- EXIM Bank provides a service in handling the export documents as required by the LC-<i>i</i> on behalf of customer and presenting it to the Issuing Bank for payment or acceptance. - Customer is given an assurance that their documents as required under the LC-<i>i</i> have been presented to EXIM Bank with instructions for payment to ensure that the payment will be made in a timely manner. - Customer may request for EXIM Bank to check their documents to avoid dishonour of payment by the Issuing Bank due to discrepancy in customer's presentation. - It enables the customer to prepare and resubmit any document that is discrepant before it is presented to the Issuing Bank.
Tenure	Not applicable.
Eligibility	- Terms & conditions and goods are Shariah compliant. - Does not involve sanctioned countries including its shipment destination.
Currency	MYR or other acceptable currencies.

Facility	Outward Bill of Collection- <i>i</i> (OBC- <i>i</i>)
Purpose	Service offered by the Bank to a seller/an exporter to facilitate the collection of sales or export proceeds from a Buyer (Letter of Credit-<i>i</i> Issuing Bank/ Collection Bank) in the Buyer's country. The Bank assumes the role of Collection Agent on behalf of a seller/an exporter, acting on the instructions in relation to the terms & conditions in which the shipping documents are to be released to the buyer.
Tenure	Not applicable.
Eligibility	A customer is not required to have a credit line with the Bank. The application for OBC-<i>i</i> must be made via the Bank's OBC-<i>i</i> application form accompanied by shipping documents stipulated in the application form. - Terms & conditions and goods are Shariah compliant. - Does not involve sanctioned countries including its shipment destination.
Currency	MYR or other acceptable currencies.

Other Financial Solutions

Facility	Letter of Credit Confirmed- <i>i</i> (LCC- <i>i</i>)
Purpose	LCC- <i>i</i> is an undertaking on the part of the Confirming Bank (EXIM Bank), in addition to that of the Issuing Bank, to pay a customer, without recourse, if documents are presented in compliance with the terms & conditions of the credit.
Tenure	Sight or usance.
Eligibility	The LC- <i>i</i> should have the following features: • Advised through EXIM Bank. • Allow reimbursement claims. • Terms & conditions and goods are Shariah compliant. • Does not involve sanctioned countries including its shipment destination.
Currency	MYR or other acceptable currencies.

Facility	Back to Back Letter of Credit- <i>i</i> (BTBLC- <i>i</i>)
Purpose	BTBLC- <i>i</i> is issued against an issuance of an export LC- <i>i</i> opened in customer's favour with consistent terms & conditions as a security and a source of payment. This works almost similar to Transferable LC- <i>i</i> where the end buyer will normally not know the ultimate supplier and EXIM Bank's customer can therefore supply the buyer without divulging data related to third parties.
Tenure	Sight or usance.
Eligibility	Existing customer of EXIM Bank. Terms & conditions and goods are Shariah compliant.
Currency	MYR or other acceptable currencies. Does not involve sanctioned countries including its shipment and destination.

Other Financial Solutions

Facility	Letter of Credit- <i>i</i> (LC- <i>i</i>)
Purpose	To facilitate the importation of strategic goods. The subject matter of the facility must be for Shariah-compliant purposes only.
Tenure	Up to the requirement of the contract or funding requirement of the investment project.
Eligibility	Malaysian companies registered under Companies Act 2016. Non-Resident companies are also eligible.
Currency	MYR or other acceptable currencies.

Facility	Inward Bill for Collection- <i>i</i> (IBC- <i>i</i>)
Purpose	IBC- <i>i</i> is a collection service wherein EXIM Bank acts as a Collection Agent for the Seller's bank (Remitting Bank), facilitating the collection of sales proceeds from the Buyer (Customer). The Bank performs the collection service based upon instructions from the Remitting Bank in which terms & conditions for release of the shipping documents to the Customer are stipulated.
Tenure	Not applicable.
Eligibility	A customer is not required to have a credit line with EXIM Bank. However, customers need to advise their sellers to request their bank to send the shipping documents to EXIM Bank. Terms & conditions and goods are Shariah compliant.
Currency	MYR or other acceptable currencies.

Other Financial Solutions

Facility	Shipping Guarantee- <i>i</i> (SG- <i>i</i>)
Purpose	SG-<i>i</i> is a letter of indemnity, signed by a customer (buyer) and countersigned by the Bank to indemnify a shipping company for releasing goods without an original Bill of Lading at the earliest possible time and minimise demurrage charges. <i>Note: Demurrage refers to charges that the charterer pays to the ship owner for its delayed operations of loading/unloading.</i>
Tenure	Not applicable.
Eligibility	- SG-<i>i</i> is related to the LC-<i>i</i> issued to the Bank - Bill of Lading is made to the order of EXIM Bank - Terms & conditions and goods are Shariah compliant. <i>Note:</i> - For issuance of SG-<i>i</i> related to EXIM Bank's LC-<i>i</i>, applicant must undertake to pay or accept import documents irrespective of any discrepancy when the bill is presented. - Issuance of SG-<i>i</i> related to other Bank's LC-<i>i</i> or against Bill of Lading consigned to applicant/third party is not allowed.
Currency	MYR or other acceptable currencies.

Facility	Endorsement of Transport Document- <i>i</i>
Purpose	EXIM Bank provides endorsement services to facilitate clearing of goods at the port/airport prior to receiving the complete set of import documents by putting an endorsement on the advanced copy of Bill of Lading/Air Waybill.
Tenure	Not applicable.
Eligibility	- Packaged together with the SG-<i>i</i> or any pre-shipment financing product. - Terms & conditions and goods are Shariah compliant.
Currency	MYR or other acceptable currencies.

Note: The goods must be genuine (non-counterfeit) and Shariah compliant.

Other Financial Solutions

To protect customer's international trade transactions via EXIM Bank's guarantee solutions.

Facility	Bank Guarantee- <i>i</i> (BG- <i>i</i>)
Purpose	To facilitate bond or guarantee issuance requirement of an overseas project or contract. The underlying project/contract must be for Shariah-compliant purposes only.
Tenure	- Up to the requirement of the contract or funding requirement of the investment project. - The validity period of the guarantee shall contain an expiry date. Unless specifically required to be an open-ended or an auto-renewable guarantee, it must be in line with the Bank's policy.
Eligibility	- Malaysian exporters registered under Companies Act 2016. Non-Resident Foreign companies are also eligible. - Terms & conditions and goods are Shariah compliant.
Currency	MYR or other acceptable currencies.

Facility	Standby Letter of Credit- <i>i</i> (SBLC- <i>i</i>)
Purpose	SBLC- <i>i</i> is a legal promise (undertaking), made by the Bank (Issuer) on behalf of a customer (Applicant) to cover the Beneficiary as a result of the failure of the customer (Applicant) to perform part of an agreement with the Beneficiary.
Tenure	Up to the contract requirement.
Eligibility	The issuance of SBLC-<i>i</i> is only allowed for existing customer who has a specific trade line where the risks associated with the tenure of the SBLC-<i>i</i> to be issued have been adequately evaluated at the point the facility is offered. Terms & conditions and goods are Shariah compliant.
Currency	MYR or other acceptable currencies.

Treasury Solutions



Treasury Solutions

Commodity Murabahah Deposit-*i* (CMD-*i*)

CMD-*i* is a wholesale deposit product by EXIM Bank offered to customers for deposit taking in MYR and foreign currencies (FCY).

Facility	CMD- <i>i</i> (MYR)	CMD- <i>i</i> (FCY)
Purpose	To serve as a tool for depositors to diversify their portfolios, meet their investment objectives, and facilitate their cross-border business activities.	
Currency	MYR	Foreign currencies such as USD, AUD, GBP, EUR, and SGD.
Tenure	Each contract shall be for a duration of up to 6 months and extendable for another 3 months.	
Eligibility	Eligible counter-parties are as listed under Schedule 2 of IFSA 2013 and large corporations.	
Minimum Amount	100,000 of any respective currency.	
Profit Payment	Upon maturity.	

Forward Foreign Exchange-*i*

Forward Foreign Exchange-*i* is a hedging product offered to customers for the protection of their export and import activities.

Facility	Forward Foreign Exchange- <i>i</i>
Purpose	- To provide a Shariah-compliant currency hedging to EXIM Bank's customers. - To enable the customer to sustain stable earnings and protect against the risk of adverse currency fluctuations.
Tenure	Each contract shall be for a duration of up to 6 months and extendable for another 3 months.
Eligibility	The customer must have a main Shariah-compliant financing facility with EXIM Bank such as Overseas Project Financing- <i>i</i> , Overseas Investment Financing- <i>i</i> , Supplier Financing- <i>i</i> , and Term Financing- <i>i</i> . This facility will be for Shariah compliant business purposes and not for speculation.
Currency	MYR or other acceptable currencies.

Trade Protection Solutions



Trade Protection Solutions

Short Term Credit Takaful

Takaful coverage against the risk of non-payment by overseas/domestic buyers.

Facility	Trade Credit Takaful (TCT)
Purpose	- To assure payments for export/import of Shariah compliant goods or services, either from overseas or domestic buyer by way of takaful claims. TCT can be assigned to commercial banks to facilitate applications for trade finance and domestic sales facilities. - There are 3 types of TCT cover: Export – to protect the risk of non-payment by Overseas Buyers. Domestic – to protect the risk of non-payment by Domestic Buyers. Import – to protect the risk of default or non-payment by Domestic Buyers arising from import trade transactions of strategic goods.
Coverage	Export - Risk exposures commence when the goods are shipped to Overseas Buyer. - Commercial risk – up to 90%. - Political and country risk – up to 95%. Domestic/Import - Risk exposures commence upon the acceptance of the goods by the Domestic Buyer. - Up to 90% of loss suffered.
Certificate Period	12 months and renewable on a yearly basis, subject to the Bank's terms & conditions.

Facility	Bankers Trade Credit Takaful (BTCT)
Purpose	To protect participating Islamic Financial Institutions (IFIs) against risk of non-payment by the exporter/importer customers arising from default by the customers' overseas/domestic buyers or due to commercial risk. The facility is available for an Islamic trade finance facility against the trade transaction on Open Account, Documentary Collection and Letter of Credit.
Coverage	Export - Risk exposures commence when the goods are shipped to Overseas Buyer. 70% of the Export Bill or Advances. 95% of the LC-i value. - Commercial risk – protracted default of Buyer/Exporter, Insolvency of Buyer/Exporter, and non-honouring of the LC-i. - Political and country risk – transfer risk, occurrence of war, revolution, and civil disorder, and default by public buyer (Government-owned). Import - Risk exposures commence upon the acceptance of goods by Domestic Buyer. - Up to 90% of loss suffered. - Commercial risk – insolvency of the local buyer/Malaysian Importer and protracted default of the local buyer/Malaysian Importer.
Certificate Period	12 months and renewable on a yearly basis, subject to the Bank's terms & conditions.

Trade Protection Solutions

Medium/Long Term Credit Takaful

Takaful coverage against the risk of non-payment by overseas/domestic buyers.

Facility	Specific Takaful (ST)
Purpose	To protect participants against the risk of non-payment by Overseas/Malaysian contract awarder/buyer. Participants are Malaysian exporters who undertake Shariah compliant contracts for export/domestic Shariah compliant contracts.
Coverage	Export • The protection starts either from the date of contract or the date of shipment. • Up to 90% for commercial and non-commercial risks. Domestic/Import • The protection starts either from the date of contract or the date of shipment. • Up to 90% for commercial and non-commercial risks..

Facility	Overseas Investment Takaful (OIT)
Purpose	To protect Malaysian Shariah compliant investments abroad against financial loss due to restrictions or blockage on the repatriation of funds by the host country's government, actions by the host country's government resulting in expropriation and war, revolution and insurrection and repudiation of contract by the host government.
Coverage	• Protection starts once the contribution and fees are fully paid which is on a one-off basis subject to execution of the Letter of Offer. • Types of risk covered: – Transfer restrictions – War and civil disturbance – Expropriation – Breach of contract
Certificate Period	Up to 15 years.

Programme Financing, BNM's Fund for SMEs, and Schemes



Programme Financing, BNM's Fund for SMEs, and Schemes

Programme Financing

Programme	Go-SMExport/Go-Export SME Emergence
Purpose	- To finance the development, upgrading or expansion of infrastructural facilities, plant and building, as well as asset purchase arrangement such as machinery and equipment. - To finance working capital, financing overheads and/or trade-based transactions in support of export activities. <i>Note: Cannot be used to refinance existing facility granted by the same or other financial institutions (FIs).</i>
Tenure	Up to 8 years.
Financing Limit & Group Limit	- Minimum: RM100,000 - Maximum: RM10 million <i>Subject to a Group Limit of RM10 million.</i>
Incentive	Double Deduction Tax Relief (for Exporters only) for Trade Credit Takaful utilisation. <i>Note: Eligible customers may also enjoy other incentives. (e.g., ExL, BECF, etc.)</i>
Programme	Go-Export GreenTech/Green Technology
Purpose	To finance Malaysian exporters to grow their businesses and invest in strategic sectors and technology fields (digital tech, green tech and biotech).
Tenure	Up to 8 years.
Financing Limit	Up to RM10 million (or Ringgit equivalent for other currencies acceptable to the Bank).
Incentive	Double Deduction Tax Relief (for Exporters only) for Trade Credit Takaful utilisation. <i>Note: Eligible customers may also enjoy other incentives. (e.g., ExL, BECF, etc.)</i>
Programme	Go-Export Franchise/Franchise Financing
Purpose	- To finance franchise business or opening of new branches/outlets outside Malaysia, which include set up costs, renovations, franchise fees, equipment and furniture, working capital, pre-opening costs and other costs related to the franchise venture. - Opening of new business overseas through venturing into franchise business, i.e. franchisor – franchisee arrangement. - Cost of relevant certification to support the business e.g., Good Manufacturing Practice (GMP), Halal Certificate, Food and Drug Administration (FDA), Carbon Border Adjustment Mechanism (CBAM) or other country specific requirements.
Tenure	- Financing tenure up to 8 years. - Trade Facility and Revolving Credit up to 5 years. <i>Note: Any cases requiring grace period will be permitted and assessed on a case-by-case basis.</i>
Financing Limit	Up to RM10 million (or Ringgit equivalent for other currencies acceptable to the Bank).
Incentive	Attractive pricing for franchises with Halal certification.

Programme Financing, BNM's Fund for SMEs, and Schemes

Programme	Go-Export Ihsan
Purpose	- Capital Expenditure (CAPEX). - Working Capital requirement. - Sustainability-linked projects or expenses incurred to transition to green or automated practices aimed at meeting one or more of the Sustainable Development Goals in line with EXIM Bank's Sustainability Framework.
Tenure	Up to 8 years.
Financing Limit	As per the Bank's approval guided by SCEL and Group Limit.
Incentive	Incentives shall be provided to the eligible customers which include: - Subsidy on carbon accounting software subscription. - Legal fee subsidy. - SJPP/CGC fee subsidy.

Incentive Schemes

Scheme	Export Leap (ExL)*
Purpose	- To support exporters/entrepreneurs in expanding their business and develop creativity in the global market. - To encourage and facilitate exporters/entrepreneurs to find new markets for their products and increase the viability of SMEs as exporters in the long term. - To assist exporters/entrepreneurs in reducing the operating cost and to be competitive in the global market.
Tenure	Up to 7 years.
Financing Amount	- Up to RM30 million for each company. - Up to RM50 million for each group of companies or companies with the same director/ownership.
Incentive Amount	1.0% p.a.
Availability	Until 31 Dec 2026, or until full utilisation, whichever is earlier.

* Disclaimer: The information, terms & conditions provided herewith are indicative and are not binding on the Bank. The final terms & conditions are stipulated in the letter of offer after credit assessment and final approval by the Bank.

Scheme	Malaysia Global Connect (Go-Export Cover)
Purpose	To provide trade credit takaful protection to Malaysian businesses/exporters seeking to expand into international and non-traditional markets, in order to mitigate commercial and political risks, strengthen export resilience, and support national export growth in line with the Rancangan Malaysia Ketiga Belas (RMK-13).
Coverage	- Up to 95% of the covered loss. - Covers new and existing (renewal) Trade Credit Takaful certificate for a period of one year. - Protection against non-payment by overseas buyers arising from: - Commercial risks – e.g. buyer insolvency, protracted default; and - Political risks – e.g. transfer restrictions, war, expropriation, political disturbances
Incentive Amount	Up to 30% of the total takaful contribution or RM25,000 per participant, whichever is lower.
Availability	Until 31 Dec 2026 or until full utilisation, whichever is earlier.

Programme Financing, BNM's Fund for SMEs, and Schemes

Scheme	TERAJU Bumiputera Expansion and Catalyst Fund (BECF)
Purpose	- Working Capital - Asset Acquisition - Merger & Acquisition - Contract Financing
Tenure	Up to 8 years.
Financing Amount	Up to RM10 million per customer.
Collateral	- Up to 20% of the financing facility (e.g., up to RM2 million from the RM10 million financing) to be provided by TERAJU in the form of cash collateral. - Other collaterals acceptable to EXIM Bank, where applicable.
Availability	Until 7 May 2027

BNM's Fund for SMEs

Designed to provide access to financing at reasonable cost and to support the recovery, resilience, and growth of SMEs.

Scheme	SME Stabilisation Relief Facility (SME SRF)
Purpose	Working capital only (not for refinancing)
Tenure	Up to 5 years.
Financing Limit	Up to RM750,000.
Financing Rate	Up to 3.75% p.a. (inclusive of guarantee fee of 0.5% p.a.)
Availability	Until 31 December 2026 or until full utilisation.

Scheme	Relief and Adaptation Facility (RAFT)
Purpose	Relief Financing - Repairs and/or replacement of business assets damaged by floods; and/or - Working capital Adaptation Financing - Capital investments and relevant expenses to reduce flood risk and losses.
Tenure	Up to 7 years (including a built-in moratorium and any extension).
Financing Limit	Up to RM1 million for each financing type
Financing Rate	- Relief Financing: Up to 3.5% p.a. - Adaptation Financing: Up to 3.0% p.a
Guarantee Coverage	Up to 80% guarantee coverage at 0.5% p.a. guarantee fee from CGC or SJPP.
Availability	Until 30 June 2027 or until full utilisation.

Programme Financing, BNM's Fund for SMEs, and Schemes

Guarantee Schemes

Various assistance schemes are available to support the development of SMEs and non-SMEs and improve access to financing, especially those with limited collateral. EXIM Bank currently participates in several guarantee schemes, particularly with Syarikat Jaminan Pembiayaan Perniagaan (SJPP) and Credit Guarantee Corporation (CGC).

SJPP

Government Guarantee Scheme Madani 3 (GGSM3)

Government Guarantee Scheme Madani 2026 (GGSM4)

Working Capital Guarantee Scheme (WCGS)

Working Capital Guarantee Scheme – Bumiputera (WCGS-B)

Working Capital Guarantee Scheme – Export (WCGS-X)

Working Capital Guarantee Scheme – Women (WCGS-W)

Automation and Digital Guarantee Scheme (ADGS)

GGSM4 - BNM SME Stabilisation Relief Facility (GGSM4 SRF)

Government Guarantee Relief Scheme Madani (GGRSM)

CGC

BizJamin-i 2.0

Working Capital Guarantee Scheme (WCGS)

BizJamin-i Mid-Tier Companies (MTC)

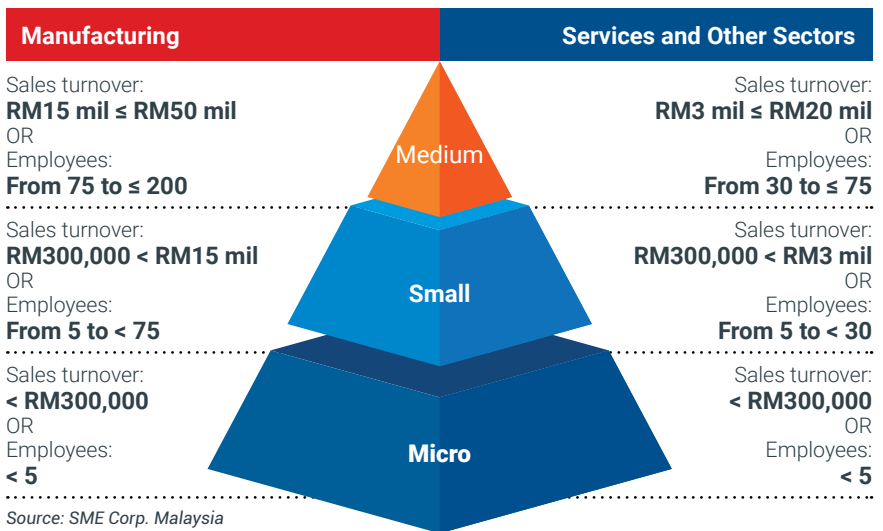
Green Technology Financing Scheme-i 5.0 (GTFS-i 5.0)

Note: EXIM Bank's offering of conventional products is subject to its Islamic First Guiding Principles. For any clarifications, please get in touch with us.

SME Definition



The definition of SMEs is as issued by SME Corp Malaysia and endorsed by the National SME Development Council.



Under the new definition, all SMEs must be entities registered with Suruhanjaya Syarikat Malaysia (SSM) or other equivalent bodies. It however, excludes:

- Entities that are public-listed on the main board; and
- 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.

For more information, please refer to the
Guideline on New SME Definition issued by **SME Corp Malaysia**.



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