

CREDIT GUARANTEE CORPORATION (CGC) SCHEMES

Biz Jamin-i Scheme

Overview

A guarantee scheme to assist SMEs who have viable projects but lack of collateral to obtain the required financing amount from Financing Institutions.

Eligibility

- A company registered in Malaysia, is Malaysian-controlled and Malaysian-owned with at least 51% shareholding.
- Meet National SME Development Council's (NSDC) SME definition (for details, [please click here](#)).
- All viable business involved in 'halal' activities.

Maximum Financing Limit

Up to RM15 Million

Financing Facility Covered

Islamic Trade Facilities or any other financing facilities determined from time to time by CGC.

Financing Rate

The annual profit rate is up to 2% above the Base Financing Rate (BFR) of the financial institutions.

*Financial institutions are free to quote the profit rate if the guarantee cover is 50% or less.

Guarantee Coverage

The CGC guarantee coverage ranges from between 30% to 90% subject to the following:

- Unsecured Portion - Up to 80% (a maximum cover of RM5 Million)
- Secured Portion - Up to 90% (no capping imposed on secured portion)

Guarantee Fee

- Unsecured Portion - 0.75% to 4.00% per annum
- Secured Portion - 0.50% to 3.20% per annum

SME with higher risk profiles will be charged higher guarantee fees, whereas SMEs with lower risk profiles will be charged lower guarantee fees. The range observed is to match customer's credibility in terms of risk rating with the pricing of the guarantee.



CREDIT GUARANTEE CORPORATION (CGC) SCHEMES

Biz Jamin Bumi-i Scheme

Overview

A guarantee scheme to assist Bumiputera SMEs who have viable projects but lack of collateral to obtain the required financing amount from Financing Institutions.

Eligibility

- A company registered in Malaysia, is Malaysian-controlled and Malaysian-owned with at least 51% shareholding owned by Bumiputera.
- Meet National SME Development Council's (NSDC) SME definition (for details, [please click here](#)).
- All viable business involved in 'halal' activities.

Maximum Financing Limit

Up to RM15 Million

Financing Facility Covered

Islamic Trade Facilities or any other financing facilities determined from time to time by CGC.

Financing Rate

The annual profit rate is up to 2% above the Base Financing Rate (BFR) of the financial institutions.

*Financial institutions are free to quote the profit rate if the guarantee cover is 50% or less.

Guarantee Coverage

The CGC guarantee coverage ranges from between 30% to 90% subject to the following:

- Unsecured Portion - Up to 90% (a maximum cover of RM5 Million)
- Secured Portion - Up to 90% (no capping imposed on secured portion)

Guarantee Fee

- Unsecured Portion - 0.75% to 4.00% per annum
- Secured Portion - 0.50% to 3.20% per annum

SME with higher risk profiles will be charged higher guarantee fees, whereas SMEs with lower risk profiles will be charged lower guarantee fees. The range observed is to match customer's credibility in terms of risk rating with the pricing of the guarantee.

*For further information on schemes offered by CGC, kindly contact us at 03-2601 2000 or visit CGC website at <https://www.cgc.com.my/>

