

# Targeted Relief and Recovery Facility (TRRF)

Financing facility to eligible SMEs in the services sector that are adversely affected by the reintroduction of containment measures for COVID-19 since June 2020, with the exception of tourism & tourism-related services.

## Key features:

- Purpose of financing for working capital only
- Maximum financing size of RM500,000 per SME and RM75,000 per microenterprise
- Maximum repayment tenure of 7 years, with at least 6 months of moratorium on monthly instalments
- Financing rate to SMEs of up to 3.5% p.a. (inclusive of guarantee fees)
- Guarantee coverage of 80% (at a 0.5% p.a. guarantee fee) is available from Credit Guarantee Corporation Malaysia Berhad (CGC) or Syarikat Jaminan Pembiayaan Perniagaan (SJPP) for SMEs, with an option for PFIs to obtain a 90% guarantee coverage (at a 0.5% p.a. fee) for micro-enterprises
- The TRRF is made available from 1 December 2020 until 31 December 2021 or until fully utilised (whichever is earlier)

Note: Recipients of Special Relief Facility (SRF), PENJANA SME Financing (PSF) and/or PENJANA Tourism Financing (PTF) shall not be eligible for the TRRF

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