



FREQUENTLY ASKED QUESTIONS (FAQs)

1. What is PCF-i?

Procurement & Contract Financing-i (PCF-i) is a financing program designed to cater customers' needs for their specific procurement and/or contract requirements.

2. Who are eligible under PCF-i?

Customers that have secured contracts or project awards from the anchor, with eligibility criteria as follows:

- i. Local business entity
- ii. Profitable in two (2) years out of the three (3) latest years
- iii. Main Contractor or Nominated Sub-Contractor.
- iv. At least three (3) years of performance track record in undertaking supply, business services, construction and other general services contracts.
- v. Average turnover of more than RM5.0 million over the past 3 financial years.
- vi. Registered with the relevant Licensing or Certification Bodies, and/or valid CIDB registration.
- vii. Contractors awarded projects by Government, Government Bodies, GLCs or other Corporate Companies acceptable by the Bank

3. What type of financing facility is provided under PCF-i?

Financing facility is typically provided to support project execution, such as working capital financing for project-related expenses as follows:

- i. Business Cash Line-i
- ii. Multi Trade Facilities
- iii. Bank Guarantee-i
- iv. FOREX Line (case to case basis)

4. Who is the Guarantee Provider for this program?

Syarikat Jaminan Pembiayaan Perniagaan (SJPP) may be considered to support financing facilities granted to Small and Medium Enterprises (SMEs)

Note: SJPP guarantee is optional and on a best effort basis, subject to eligibility and approval under the relevant SJPP guarantee scheme.

5. What supporting documents are required under PCF-i?

Documents may include:

- i. Letter of Award (LOA) / Purchase Order / Supplier Invoice or contract from the Anchor
- ii. Project details
- iii. Payment schedule (if any)
- iv. Company Profile
- v. Latest 6 months current account
- vi. Latest 3 years audited account
- vii. Other documents required by the Bank

6. What are the key benefits of these programs?

- i. Minimum upfront security
- ii. Combination of cash and non-cash facilities
- iii. Competitive financing rate

- iv. Simplified approval process
- v. Customized facility structure in accordance with the contract requirements

7. Are these financing facilities subject to credit assessment?

Yes. All financing facilities are subject to the Bank's prevailing credit policies, credit assessment and approval requirements.

8. What is the financing limit under PCF-i?

There is no cap on the contract value. However, the minimum financing limit is RM1.0 million.

9. How can customers apply for PCF-i?

Customers may apply by:

- i. Completing the application form
- ii. Sending the documents to the nearest Bank Islam branch or email to CommBkg.biz@bankislam.com.my

10. Who can be contacted for further queries on PCF-i?

Customer can email to CommBkg.biz@bankislam.com.my