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# PEMBIAYAAN **PROSPER** Disclosure Sheet

*Please read the Pembiayaan PROSPER  
Disclosure Sheet before you decide to APPLY*

# Hi There!

## 1. WHAT IS THIS PEMBIAYAAN PROSPER ABOUT?

The facility is given to finance your business' working capital, renovation and purchase of machinery and equipment.

## 2. WHO CAN APPLY?

- New applicants and “Rakan Usahawan PUNB”.
- Business/company fully owned by Bumiputera for financing up to RM1.0 million. Financing more than RM1.0 million must have at least 70% shareholding and managed by Bumiputera.
- Business/company in operation at least 18 months and with minimum annual turnover of RM300,000.  
Exception for concept education, professional and petrol station.
- Updated financial record.
- Shariah compliance business.
- Good credit record with PUNB and any other financial institutions.
- Fulfill documentation requirement upon application and disbursement of financing.
- Other criteria as approved by PUNB\*






*\*Subject to terms and conditions*



### 3. WHAT IS THE SHARIAH CONTRACT APPLICABLE?

The applicable Shariah contract is Tawarruq where based on Wa'd from the customer, PUNB will purchase commodity from a commodity trader and then sells the commodity to the customer based on Murabahah sales price (cost of commodities with profit) on deferred payment basis and as the customer's agent, PUNB sells the commodity to third party buyer at cash. The cash collected from third party buyer will be deposited into customer's special designated account. Currently the commodities being used are Crude Palm Oil (CPO).

### 4. WHAT DO I GET FROM THIS PRODUCT?

 <b>Financing Amount</b>	RM100,000 – RM10,000,000
 <b>Tenure</b>	Up to 7 years
 <b>Grace period</b>	Up to 6 months (on principal monthly payment)
 <b>Profit rate</b>	5% - 8% per annum (subject to credit assessment)
 <b>Availability period</b>	6 months from the date of the acceptance of the Letter of Offer or Facility Agreement whichever applicable

## 5. WHAT ARE MY OBLIGATIONS?

Refer to financing simulation table.

## 6. FINANCING SCOPE



Working capital also covering for job under project/contract



Machinery and equipment



Renovation cost

## 7. WHAT ARE THE FEES AND CHARGES I HAVE TO PAY?

### Stamping Fee

As per the Stamp Act 1949.  
Refer to [www.hasil.gov.my](http://www.hasil.gov.my)

### Processing Fee

RM350 to RM1,000\* (subject to financing amount)

### Documentation Fee

From RM350\* (subject to financing amount)

### PUNB Mandatory Training

RM1,400\*

### Other fees and charges

All other costs and expenses i.e. legal fees and other charges incurred in the preparation of all documentation perfection and preservation of PUNB's security documents.

*\*Subject to any changes by PUNB*

## 8. WHAT IF I FAIL TO FULFILL MY OBLIGATIONS?

If you begin to experience difficulties in meeting your monthly instalments, you are advised to contact PUNB through your designated monitoring officer or customer service centre immediately, so that we may assist/propose on viable recommendation as early as possible. This will prevent you from experiencing difficulties in the event that you fail to fulfill your obligations.



## 9. WHAT IF I FULLY SETTLE THE FINANCING BEFORE ITS MATURITY?

You will need to pay the total outstanding balance and any amount due and payable to PUNB i.e. instalment arrears, late payment charge (if any). There is no fee for the early settlement.

PUNB may grant Ibra' at its absolute discretion whenever and whichever way applicable. Ibra' may be granted on the unearned profit portion of the Facility in the following situations:

- a) Upon early full settlement of the Facility; and/or
- b) Upon partial utilization of the Facility, on the unutilized amount.

## 10. DO I NEED A GUARANTOR AND COLLATERAL?

We require personal guarantee for the financing.

We may also require this financing to be secured by a third-party guarantee and/or corporate guarantee and/or collateral (acceptable to PUNB) depending on credit assessment.

## 11. DO I NEED ANY TAKAFUL COVERAGE?

Yes, Takaful plan is mandatory for Pembiayaan PROSPER.

Reducing/Level Term Takaful covers death or total and permanent disability. In the event of such an incident, the coverage will help you in paying your financing.

A Business Premise Takaful is also mandatory. Business premise takaful covers comprehensive coverage inclusive fire, burglary, consequential loss, fidelity guarantee etc.

PUNB will provide quotation for both Takaful offered by PUNB's own panel of Takaful operators.



## 12. HOW COULD I PAY MY MONTHLY PAYMENTS?

For your convenience, you are advised to pay your monthly payments through any of the following modes:

Pay to PUNB's CIMB bank account using your 14-digit payment Account Number

JomPay online at Internet and Mobile Banking with your Current or Savings account

Pay through the Bill Payment screen

Cheque payable to Perbadanan Usahawan Nasional Berhad

### **13. WHAT ARE THE DOCUMENTS REQUIRED TO APPLY THE FINANCING?**

- 1** PDP1 and PDP2 forms (To check on the credit record of the applicant and partners).
- 2** Latest photocopy of applicant and partners Identity Card/equivalent document.
- 3** Latest passport size photo of applicant and partners.
- 4** Latest SSM search (Printed date on SSM search must be within 2 months from submission date) or valid business license from the Local Authority (only if SSM is not available).
- 5** Audited Report / Management Account for last 2 years according to the year of application (if applicable).
- 6** Latest management account – at least until 2 months prior to application (if applicable).
- 7** Latest 12 months' bank statement (if applicable).
- 8** Photos of the existing/proposed business premises & product.
- 9** Valid Tenancy Agreement (if applicable).
- 10** Estimated (proforma) Profit and Loss Account and Cash Flow for 5 years - for financing more than RM1 million\*
- 11** Copy of Invoice/Quotation/Receipt according to project cost. These documents are used for evaluation and disbursement.
- 12** Business details\*

*\*The template can be downloaded from PUNB Online*

## **14. WHAT DO I NEED TO DO IF THERE ARE CHANGES TO MY CONTACT DETAILS?**

It is important that you inform PUNB of any changes in your contact details to ensure that all correspondence reaches you in a timely manner. To update your contact details, you may contact your Monitoring Officer or visit our Regional/Branch Office.

## **15. HOW TO APPLY THE FINANCING?**

Application must be submitted through PUNB Online at [www.punb.com.my](http://www.punb.com.my)

For further inquiries please contact:

**Customer Service Centre | 1300 13 7862**



**DISCLAIMER**

### ***DISCLAIMER:***

*The information, terms and conditions in this product disclosure sheet are indicative and not binding on PUNB. The final terms and conditions are stipulated in the letter of offer after credit assessment and final approval by PUNB.*