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**PROSPER**

**IMPACT  
(e-PEROLEHAN)**

Disclosure Sheet

*Please read the PROSPER IMPACT (e-Perolehan)  
Disclosure Sheet before you decide to APPLY*

## 1. WHAT IS PROSPER IMPACT (e-PEROLEHAN)?

A Shariah-compliant financing package designed to provide working capital funding for contracts awarded by the Federal Government through the e-Perolehan system.

## 2. WHO CAN APPLY?

- For Bumiputera Entrepreneurs operating as:
- Sole Proprietors, Partnerships, Limited Liability Partnerships (LLP), or Private Limited Companies (Sdn. Bhd.)

Business activities must be Shariah-compliant and registered with SSM or a Local Authority (PBT) (for Sabah & Sarawak)

Financing Limits & Ownership Requirements:

Entity Type	Financing Limit	Bumiputera Requirement
Sole Proprietorship/Partnership	Up to 1 million	100% Bumiputera ownership
LLP / Sdn. Bhd. (Incorporated Company)	Up to 1 million	100% Bumiputera ownership
	Above RM 1million up to RM5 million	Minimum 70% Bumiputera shareholding & management







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

The applicable Shariah concept is Tawarruq. Under this concept, PUNB purchases commodities (such as crude palm oil) under its own name and sells them to the customer at an agreed mark-up price (principal + profit) or Selling Price, payable by the customer to PUNB on a deferred basis.

Once the transaction is completed, the customer becomes the owner of the commodity and will appoints PUNB as their agent to sell the commodity to a third-party buyer (such as via Bursa Suq Al-Sila) in exchange for cash.

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

 <b>Financing Amount</b>	From RM100,000 up to RM5,000,000 (subject to the value of the contract)
 <b>Tenure</b>	Up to 5 years (subject to contract duration and creditworthiness)
 <b>Profit Rate</b>	Up to 6.5% per annum on daily rest basis
 <b>Financing Scope</b>	Up to 90% of the contract/job value (Surat Setuju Terima (SST))

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

Category	Fee Type	Amount / Rate	Remarks
Upfront Fees	Processing Fee	RM350 – RM1,000	Based on financing amount
	Documentation Fee	RM100 – RM350 (each)	Based on type and/or number of documents
	Administrative Fee	RM1,000 per application	One-time charge for every application
Utilization Charges	Service Fee	1.0% flat per disbursement	Charged each time funds are disbursed
Statutory & Legal	Stamp Duty	As per Stamp Act 1949	Refer to <a href="http://www.hasil.gov.my">www.hasil.gov.my</a>

*\*\*Other incidental charges may apply, and will be disclosed in advance, if relevant.*

## 6. DO I NEED TO PROVIDE ANY SECURITY OR COLLATERAL?

The following security or collateral is required:

- Joint & Several Personal Guarantee by directors, and/or shareholder, or partners (for LLP)
- Assignment of contract proceeds via Deed of Assignment

**\*\* Additional security may be required depending on PUNB's risk assessment.**

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

All monthly payments must be made directly to PUNB's designated bank account as stated in your financing agreement. Please ensure proof of payment is retained for record purposes.



## 8. WHAT ARE THE DOCUMENTS REQUIRED TO APPLY FOR THE FINANCING?

- Personal Data Protection Form (PDP) – available for download from the system
- Copy of Certificate of Incorporation (SSM) or valid business license (for Sabah and Sarawak)
- Copy of Surat Setuju Terima (SST)

Additional Document for new applicants:

- For Private Limited Company - Audited / management accounts (for the past 2 years from the year of application); and
- Latest management account - at least until 2 months prior to application
- Latest 6-month bank statements
- Copy of IC and passport-size photos (applicant & partners)

## 9. WHAT IS THE APPLICATION PROCESS?

- Visit <https://entreportal.punb.com.my/login>
- Register for an account or log in
- Complete the application and upload required documents
- PUNB will evaluate your business and financing needs
- Successful applicants will receive formal notification from PUNB.

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

- If you fail to make payments according to payment schedule, late payment charges (Ta'widh) may apply.

\*Note: Payment schedules may vary depending on the contract terms (e.g., monthly profit, lump sum, or staggered payments). If you encounter any difficulties in fulfilling your obligations, please contact PUNB as soon as possible to discuss possible next steps.

- Legal action will be taken if you fail to respond to reminder notices. PUNB reserves the right to enforce any security/collateral provided. You will be liable for all related costs and remain responsible for any shortfall after the security/collateral is realised.



## 11. DO I NEED ANY TAKAFUL COVERAGE?

Not required.

## **12. 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.

For further inquiries on PROSPER Impact (ePerolehan):

Email: [customerservice@punb.com.my](mailto:customerservice@punb.com.my)

Customer Service Centre: 1300 13 7862

Website: [www.punb.com.my](http://www.punb.com.my)



**DISCLAIMER**

*DISCLAIMER: The information, terms and conditions in this Programme Disclosure Sheet are indicative and do not constitute a binding commitment by PUNB. Final terms and conditions will be stated in the Letter of Offer, subject to credit assessment and approval by PUNB.*