



Realise Your Dreams

Business financing from
RM100,000 to RM1 MILLION
for **7 YEARS** with
profit rate of **3.5%***

**subject to terms and conditions*

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GROW



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apply now: www.punb.com.my

**“PUNB helped my business grow sustainably
and expand our product range to enhance
customer experience.”**

Puan Fazira, Batik Fashion Entrepreneur

Am I Eligible?



Sectors Covered

All sectors are eligible, except agriculture and mining, housing and real estate, financial services and non-Shariah compliant activities.



Bumiputera Ownership

- Sole Proprietorship, Partnership and Limited Liability Partnership must be 100% owned by Bumiputera individuals.
- Private Limited Company (Sdn Bhd) must have at least 51% Bumiputera ownership, in accordance with the prescribed Bumiputera Policy.



Operations

Minimum 18 months in operation.
(exceptions apply for professional sector and petrol station operators)



Annual Sales

Record minimum sales of RM300,000 over a 12-month period.



Shariah Compliance

Business activities must be in compliance with Shariah principles.

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More information?



Ready to apply?

