



# FREQUENTLY ASKED QUESTIONS (FAQ)

Please read the **PROSPER GROW**  
FAQ before you decide to  
**APPLY**

**PROSPER**  
**GROW**



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## **GENERAL OVERVIEW**

### **1. WHAT IS THE REVISION TO PROSPER GROW?**

The revision refers to the reduction of the financing rate to 3.5% per annum flat rate for the Tawarruq Working Capital Facility (Non-Revolving) ('TWQ Facility').

### **2. WHEN WILL THE REVISED RATE TAKE EFFECT?**

The revised profit rate will take effect from 1 January 2026.

### **3. DOES THE REVISION APPLY TO ALL PRODUCTS IN THE PROSPER GROW?**

The revision applies to TWQ Facility only.

### **4. WILL THE REVISION APPLY TO EXISTING APPROVED FINANCING UNDER PROSPER GROW?**

Yes. The revised rate applies to all TWQ Facilities under PROSPER Grow approved on or after 1 January 2026.

### **5. HOW WILL THIS IMPACT MY APPROVED TERM?**

All other approved terms such as financing amount, tenure, and facility structure, remain unchanged, except for monthly instalment, original selling price and amount of Security Deposit (if any).

### **6. WILL THE DISBURSEMENT BE DELAYED DUE TO THIS REVISION?**

The revision is an administrative adjustment and will be managed to minimise any impact on disbursement timelines.

**7. DO I NEED TO SUBMIT ANY DOCUMENTS TO BENEFIT FROM THE REVISED PROFIT RATE OR REBATE?**

No. All applicable adjustments will be processed automatically by PUNB, and no additional documentation is required from the entrepreneurs.

**8. WHO SHOULD I CONTACT IF I HAVE QUESTIONS REGARDING MY FINANCING ACCOUNT?**

You may contact your assigned Case Officer / Monitoring Officer or reach out to the Customer Service Centre for further assistance.

**How Will This Revision Affect My Financing:  
[CASE 1: PENDING DISBURSEMENT]**

**9. MY APPLICATION HAS BEEN APPROVED, BUT I HAVE NOT SIGNED THE LETTER OF OFFER. WHAT HAPPENS NEXT?**

You will receive a Letter of Offer reflecting the revised profit rate for your review and acceptance.

**10. I HAVE SIGNED MY LETTER OF OFFER, BUT FUNDS HAVE NOT YET BEEN DISBURSED. WHAT SHOULD I DO?**

PUNB will issue a Variation Letter of Offer reflecting the revised profit rate for your acceptance. The process shall continue in accordance with PUNB's internal policies and procedures.

## **How Will This Revision Affect My Financing: [CASE 2: FINANCING ALREADY DISBURSED]**

### **11. MY TWQ FACILITY HAS ALREADY BEEN DISBURSED. HOW DOES THE REVISED PROFIT RATE AFFECT MY FINANCING?**

For TWQ Facility, the revised profit rate will reduce the profit charged under the original Selling Price through a rebate. This will reduce the total amount payable under the financing ('Total Settlement Amount'). PUNB will issue Notice of Vary to entrepreneur to notify them of the changes.

### **12. WHEN WILL I RECEIVE THE UPDATED PAYMENT SCHEDULE?**

PUNB will provide the updated schedule, or you may contact our Case Officer / Monitoring Officer, or our Customer Service Centre at 1300 13 7862 for assistance.

### **13. WILL MY MONTHLY INSTALMENT CHANGE?**

Yes, your monthly instalment will be revised in accordance with the revised profit rate. Any payments made will be adjusted accordingly by PUNB. Any excess payment shall be treated as an advance payment or may be applied toward the settlement of any amounts due or payable by you under this facility or any other facility with PUNB.

### **14. DOES THIS REBATE APPLY TO ANY OTHER FACILITIES THAT HAVE ALREADY BEEN DISBURSED?**

No. The rebate applies only to TWQ Facility under PROSPER GROW.

**-END-**