

FAQs for Disaster Relief Facility (DRF) 2022

No	Question	Answer
1	What is the Disaster Relief Facility (DRF) 2022?	DRF 2022 is a financing facility made available by Bank Negara Malaysia (BNM) for Small and Medium Enterprises (SMEs) including microenterprises, who have been affected by the recent floods.
2	When can I start applying for DRF 2022?	DRF 2022 will be available from 27th Dec 2021 until full utilisation (or until further notice).
3	Am I eligible for DRF 2022?	<p>SMEs including microenterprises, affected by the recent floods in districts identified by Agensi Pengurusan Bencana Negara (NADMA) as flood disaster areas are eligible to apply.</p> <p>For further information on the identified districts please refer to: https://portalbencana.nadma.gov.my/en/</p>
4	Can I apply for DRF 2022 even though I am not an existing HLB/HLISB customer?	Yes. You can apply for DRF 2022 if you meet the eligibility requirements.
5	What can the financing from DRF 2022 be used for?	DRF 2022 can be used to finance repairs and/or replacement of assets for business use, which have been damaged by the disaster and/or working capital.
6	What is the maximum financing amount and tenure under DRF 2022?	<p>Eligible customers will be able to obtain financing up to RM500,000 per SME and up to RM75,000 per microenterprise.</p> <p>Financing tenure is up to 5 years, including a moratorium period of 6 months on both principal and interest/profit payments.</p>
7	what is the financing rate for DRF 2022?	Up to 3.50% p.a. inclusive of guarantee fee.

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8	Do I need to submit any supporting documents when I apply for DRF 2022?	Yes. To complete your application, please ensure that you provide the following items: <ul style="list-style-type: none">• Photos or any other documentary evidence of damage / disruption to business due to flood• Latest 6 months bank statements / audited or management financial statements• Business registration documents• Copy of IC of directors / partners / shareholders / guarantors• Any additional documents required by the Bank
9	Do I need to provide collateral?	No. You do not need to provide collateral to obtain financing under DRF 2022.
10	How do I know that my application is being reviewed by the Bank?	You will be contacted by the Bank within 14 working days upon receipt of your completed documentation.