



Sumitomo Mitsui Banking Corporation Malaysia Berhad Financial Relief Measures for Borrowers/Customers affected by COVID-19 Outbreak

Pursuant to Bank Negara Malaysia's announcement, we wish to inform that Sumitomo Mitsui Banking Corporation Malaysia Berhad (SMBC) will consider requests for moratorium on loan repayments/payments from Borrowers/Customers affected by the COVID-19 outbreak.

For **Corporate and Institutional** Borrowers/Customers, kindly contact our Relationship Manager for more details.

For **Individual and SME*** Borrowers/Customers, SMBC will grant automatic moratorium on all loan repayments/payments for 6 months from 1 April 2020. Kindly inform SMBC if you wish to opt-out of the automatic moratorium.

The moratorium is applicable to all conventional loans or Islamic financing that meet the following criteria:

- i. not in arrears exceeding 90 days as at 1 April 2020; and
- ii. denominated in Malaysian Ringgit.

No late payment charges or penalties will be imposed on the deferred loan repayments/payments, however interest/profit will continue to be accrued during the moratorium period and to be honoured by Borrowers/Customers in future.

For further information, kindly contact :

Japanese Borrowers/Customers : Tel: 03 21761515

Non-Japanese Borrowers/Customers : Tel: 03 21761512

General Line : Tel: 03 21761500

***Note : Definition of SME**

- *Businesses in Manufacturing sector:*
 - Sales turnover not exceeding RM50 million; OR
 - full-time employees not exceeding 200 workers; and
- *Businesses in Services and other sectors:*
 - Sales turnover not exceeding RM20 million OR
 - full-time employees not exceeding 75 workers.
- *Exclusions:*

The following businesses are not deemed as SMEs:

 - Public-listed companies in the main board such as Bursa Malaysia or main bourses in other countries.
 - Subsidiaries of the following entities:
 - i. Public-listed companies in the main board.
 - ii. Large firms, multinational corporations (MNCs), Government-linked companies (GLCs), Syarikat Menteri Kewangan Diperbadankan (MKDs) and State-owned enterprises.

Update : 24 July 2020

Financial Relief Measures for Borrowers/Customers with loan/financing repayment difficulties

In addition to the moratorium on loan repayments/payments granted by Sumitomo Mitsui Banking Corporation Malaysia Berhad (SMBC) to Borrowers/Customers affected by the COVID-19 outbreak, SMBC will consider further assistance to Borrowers/Customers having difficulties in loans/financing repayment.

For further information, kindly contact :

Japanese Borrowers/Customers : Tel: 03 21761515

Non-Japanese Borrowers/Customers : Tel: 03 21761512

General Line : Tel: 03 21761500