

Additional Question during the Business Financial Dialogue

No.	Question	Panelist	Answer
1.	What are the extra ordinary services that Exim Bank is able to offer during this pandemic critical period for exporters?	Mr. Marazizi	Please be advised that during this pandemic period, different companies will have different issues to be addressed. Thus, EXIM Bank what can do is to arrange a one-to-one meeting with your Management Team and discuss on the various ways on how best to address and overcome this difficult period.
2.	How about the Government Scheme that will be given out to Public? How can we get that facility?	Mr. Marazizi	<p>The Government Schemes that are in place for the Malaysian companies are:-</p> <ul style="list-style-type: none"> i. AES – All Economic Sectors ii. ADF – Automation & Digital Facility iii. AF – Agro Food Facility <p>Each scheme is meant for a special purpose and you may first approach your existing Banker to assist and facilitate your request for the government scheme.</p>
3.	What is the trade credit insurance rate offer by Exim bank?	Mr. Marazizi	The average premium rate offered for trade credit insurance is between 0.30%p.a. to 0.60%p.a. on the insured amount.
4.	SFR offer by commercial bank with very small amount but asking director guarantor beyond company asset. Is that normal?	Mr. KL Wong	Usually the bank would require the director's guarantee for the loan amount that is being applied for. Do enquire the bank for requesting a higher amount
5.	If I get the loan approval from bank now, can I enjoy zero compounded interest during this deferment period from 1 April to 30 Sept 2020?	Mr. Marazizi and Mr. Hamdan	<p>The zero compounded interest is only meant for existing facility that you already have with your Bank. Should you still require a zero compounded interest for a new loan, you can negotiate and request from your Bank to structure the loan terms and conditions to suit your requirement.</p> <p>If your facility is disbursed (utilized) now, it is eligible for the remaining months up to 30/09/2020. If it is just approved now but only disbursed in October 2020 onwards, it is not eligible.</p> <p><i>As an info, SME Bank offers only Shariah Financing where there is no element of compounding interest in our terms.</i></p>

6.	This is atex worldwide dealing in digital inkjet printing machinery. on Exim bank, beside those ordinary products, is Exim bank offer any special package during this pandemic period? and on trade credit insurance, what kind of rate that offer by Exim bank and is this product extend to specific trade insurance?	Mr. Marazizi	Average trade credit insurance premium rate is between 0.30%p.a. to 0.60% p.a. However, the specific policy credit insurance is usually taken according to the specific contract terms signed between the Malaysian Exporter/ Investor and the Overseas Buyer/ Contract Awarder. The premium rate for this specific policy will be based on the length of tenor and country risk of Buyer/ Contract Awarder.
7.	Can any SME bank or Exim bank offer USD Bank guarantee, for a performance bond in a latest contract we have awarded. Customer required performance bond. the Bank guarantee have to be in USD, as our LOA is in USD. we have consulted few banks but all insist RM currency.	Mr. Marazizi and Mr. Hamdan	Yes, EXIM Bank can offer a Bank Guarantee in multi currency including USD. Please get in touch with us or email us for an appointment at our email address maraziomar@exim.com.my wazir@exim.com.my Provided that the project is within Malaysia, SME Bank can consider issuing BG in USD. Nevertheless, the application is always subjected to our normal credit assessment.
8.	Hi Mr. Wong Keat Loong, I have went to IMSME, to register the account, but cannot. Can ask someone to help me.	Mr. KL Wong	You may contact our Client Service Centre at 03-78800088 or email to imsme@cgc.com.my