

# 'SME loan decision within 30 days'

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**KOTA KINABALU:** Small and Medium Enterprises (SMEs) that apply for loans from banks will no longer be kept in the dark on the status of their application.

According to the Association of Banks in Malaysia (ABM) Executive Director, Chuah Mei Lin (pictured) at the first SME Seminar held here yesterday, SME loan applicants can expect a reply, be it an approval or rejection, within 14 to 30 days depending on the size of loans applied for.

However, this refers to applications that are straight-forward, meaning applications that are not subject to approval from authorities or any other third party.

This initiative is part of the 'Partner', a series of initiatives undertaken by ABM and its commercial bank members aimed at supporting the growth and development of SMEs in the country.

"With the 'Partner' initiative, the banks have prepared a common timeline which shows you the stages involved in the processing of a straight forward loan application and the time to be expected. This will allow you to plan ahead and anticipate the time that will be taken to review and



process your SME loan application. The purpose and emphasis of this common timeline, is not to shorten the time taken to process a loan application, but a commitment by banks to a consistent lower and upper time limit in each of the stages involved in the processing of a straight forward loan application," she said.

She added that SME loan applicants can check the status of their loan application or make inquiries through the ABM's website.

"A comprehensive list of SME contact points of all participating banks has been compiled and made available on ABM's website ([www.abm.org.my](http://www.abm.org.my)) for your ease of reference...our staff at these contact points should be able to help you with any queries pertaining to a new loan application or a loan ap-

plication which has been submitted to us," he said.

She said that under 'Partner', attempts have been made to streamline and simplify the processes and procedures of applications for a SME loan.

A total of 14 commercial banks comprising nine local banks and five locally incorporated international banks are participating in 'Partner'.

They are Affin Bank Berhad, Alliance Bank Malaysia Berhad, AmBank (M) Berhad, CIMB Bank Berhad, Citibank Berhad, EON Bank Berhad, Hong Leong Bank Berhad, HSBC Bank Malaysia Berhad, Malayan Banking Berhad (Maybank), OCBC Bank (Malaysia) Berhad, Public Bank Berhad, RHB Bank Berhad, Standard Chartered Bank Malaysia Berhad and United Overseas Bank (Malaysia) Bhd.

She added that beginning November 1, 2010, the application form, checklists, timeline and contact points together with the explanatory notes and guidelines are downloadable from the ABM's website.

Participating banks will also be making the package available either on their websites or in hardcopy at their respective SME contact points in an organized manner, she said.

沙中小型企業貸款得看銀行臉色？

## 大馬銀行公會挺身 推出夥伴措施協助

【亞庇廿二日訊】想貸款卻得看銀行臉色，動輒等上一年半載未知下文徬徨無助等本地中小型企業的惡夢，在馬來西亞銀行公會推出“夥伴”措施後將成為過去。

大馬銀行公會執行董事蔡枚玲今日在亞庇配合金融醒覺周舉辦的中小型企業座談會上，公佈這項消息。經過夥伴措施的規範，今後該公會所有會員銀行將依循夥伴措施制定的時限，跟進及回復中小型企業的申請。

“我們的會員銀行將在接到貸款申請的五個工作天之內知之申請人的文件是否妥備，然後最遲在二至三個月通知貸款是否核准，絕不會拖到無了期。”蔡枚玲還勸請中小型企業者若遇上銀行超過時限沒有

回復及跟進其申請，可以通知該公會，他們會依據情況向有關銀行做出適當反應。

此外，這項措施也簡化了中小型企業貸款的申請程序，該公會將在今年十一月一日開始，提供中小型企業貸款的申請表格、文件清單、時限及各聯絡處，該公會也在網站上載各種解釋與指南。網址為：[www.abm.org.my](http://www.abm.org.my)。參與有關措施的商業銀行也將在提供有關配套及各種資訊。

有意查詢詳情的人士可致電該公會熱線 1-300-88-9980

今日的座談會匯聚了本市多家主要銀行參與展出各種配套與資訊，民眾的反應也超出主辦當局意料，全場座無虛席。會上邀請多位金融專才講解多項主題包括

商業貸款申請手續、現金流管理、中小型企業貸款類型等。(i)



圖示：配合金融醒覺周舉辦的中小型企業座談會反應熱烈。