

CIRCULAR NO: 79/2026

DATE: 18 MAY 2026

TO: ALL MEMBERS

### **RM5 BILLION SME STABILISATION RELIEF FACILITY (SME SRF)**

Bank Negara Malaysia (BNM) has introduced the SME Stabilisation Relief Facility (SME SRF), a RM5 billion financing facility to support micro, small and medium enterprises (MSMEs) affected by current economic uncertainties and disruptions arising from global geopolitical tensions, including the ongoing West Asia conflict.

The facility is intended to provide timely working capital support to help viable businesses manage cash flow pressures, sustain operations and meet short-term financial obligations. Applications opened on 15 May 2026 and will remain available until 31 December 2026, or until the RM5 billion allocation is fully utilised.

#### **1. Key Features of the SME SRF**

- Financing Amount: Up to RM750,000 per MSME.
- Purpose: Working capital financing only (not for refinancing existing facilities).
- Financing Tenure: Up to 5 years.
- Maximum Interest/Profit Rate: 3.75% per annum, inclusive of guarantee fees (some announcements quote up to 3.7% p.a.).
- Guarantee Support: Up to 80% guarantee coverage through Credit Guarantee Corporation Malaysia Berhad (CGC) or Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP), subject to eligibility.
- Participating Financial Institutions: 18 participating banks and development financial institutions.

#### **2. Eligibility**

The facility is open to Malaysian MSMEs, including microenterprises, that are registered and operating in Malaysia and are affected by the current economic environment. Applications remain subject to each participating financial institution's credit assessment and BNM guidelines.

#### **3. Why This Matters to MPMA Members**

Plastic manufacturers, particularly SMEs, may be facing increased raw material costs, supply chain disruptions, higher freight charges and working capital constraints. The SME SRF offers an opportunity to secure competitively priced financing to:

- Purchase raw materials and maintain inventory levels.
- Fund payroll and day-to-day operating expenses.
- Meet short-term obligations to suppliers and service providers.
- Strengthen cash flow resilience during periods of market uncertainty.

[mpma.org.my](http://mpma.org.my)

#### **4. Important Dates**

- Application Opening Date: 15 May 2026
- Application Closing Date: 31 December 2026, or earlier upon full utilisation of the RM5 billion allocation
- Allocation Basis: Applications are expected to be processed on a first-come, first-served basis

#### **5. Recommended Actions for Members**

1. Review your current cash flow and working capital requirements.
2. Contact your relationship manager or participating financial institution to confirm eligibility and documentation requirements.
3. Prepare up-to-date financial statements, management accounts, bank statements and business projections.
4. Submit your application as early as possible to improve your chances of securing funding before the allocation is exhausted.

#### **6. Additional MSME Financing Support**

In addition to the RM5 billion SME SRF, the Government has announced a further RM5 billion in guarantee support through CGC and SJPP. Together, these measures increase total financing and guarantee support available to the MSME sector in 2026 to approximately RM60 billion.

#### **Further Information**

Members are encouraged to contact their respective banks directly for application details. For general assistance, please contact MPMA at [khairil@mpma.org.my](mailto:khairil@mpma.org.my).

Thank you.

**MALAYSIAN PLASTICS MANUFACTURERS ASSOCIATION**

**SUJATA ALBERT**

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