SOFT FINANCING SCHEME FOR DIGITAL & TECHNOLOGY (SFDT)
[Please click HERE for details]

ELIGIBILITY
• SMEs incorporated under the Companies Act 1965/2016 or Registration of Business Ordinance 1956;
• At least 60% equity held by Malaysians;
• Company must be currently active in business and in operation for at least 6 months;
. Possess a valid business licence issued by local authority (local PBT).

SECTORS	INTEREST / PROFIT RATES
• All sectors	4%

TYPE OF FINANCING	FINANCING TENURE
a) IT Hardware & Software/ Motor Vehicle/ Machinery/ Equipment	Up to 5 years including grace period up to 1 year.
b) Working Capital Term Financing	Up to 5 years (including grace period up to 6 months)
c) Purchase Revolving Credit/Sales Revolving Credit Facility for the purchase of raw materials and stock	Up to 150 days for each drawdown including an option to rollover for a period not exceeding
d) Contract Financing	60 days for eligible borrowers i. Pre-financing: Up to 180 days for each drawdown. ii. Post-financing (Factoring): Up to 120 days for each drawdown

FINANCING AMOUNT	MARGIN OF FINANCING
• Minimum: RM30,000 • Maximum: RM1 million	Up to 90% of the total costs (as per eligible items) including legal fees related to MIDF's financing.

*Definition of SME for Manufacturing sector: Annual sales turnover not exceeding RM50 million OR full-time employees not exceeding 200.

*Definition of SME for Services and Other sectors: Annual sales turnover not exceeding RM20 million OR full-time employees not exceeding 75.

Email your interest/inquiry to GrowYourBusiness@midf.com.my or speak to our Business Advisory Consultant at 1-300-88-6433.

NOTE: Applications for the above Soft Financing Scheme for Digital & Technology (SFDT), should meet the stipulated eligible criteria and are subject to the consideration and approval of MIDF. In addition we state that this letter nor the above tabulation shall not be construed to deem that MIDF has given pre-approval for any application.