



Frequently Asked Questions

(Subject to the Terms & Conditions)

SME Merchant Working Capital Loan

1. Am I eligible for the loan? / Where can I apply for the loan?

The SME Merchant Working Capital Loan is offered to existing selected merchants of Axiata Digital Capital Sdn Bhd or its affiliates who also have a CIMB Business Current Account. The selected merchants will receive an SMS notification with a link to the online loan application form.

2. Why do I need to have a CIMB Business Current Account if I already am a merchant of Axiata Digital Capital Sdn Bhd or its affiliates?

Currently the SME Merchant Working Capital Loan is only offered to existing CIMB Business Current Account customers.

3. Can I still apply for the loan if I do not have a CIMB Business Current Account? /Can I apply for this loan if I'm not a merchant of Axiata Digital Capital Sdn Bhd or its affiliates?

No, you will need to be a merchant of Axiata Digital Capital Sdn Bhd or its affiliates and have a CIMB Business Current Account to apply for this loan. Only selected merchants will be invited via SMS to apply for the loan.

4. Can I apply for the loan if I am not a selected merchant?

You would not be able to apply as only selected merchant will receive an SMS notification with a link to the online application form.

5. What is the minimum and maximum loan amount?

The minimum loan amount is RM1,000 while the maximum is RM20,000 (in multiples of RM500). The amount approved will be based on your eligibility.

6. Can I apply for a higher loan amount?

No, the maximum loan amount offered is based on your eligibility.

7. Are there any fees and charges?

There are no fees and charges for this loan application.

8. What are the loan tenures being offered?

The loan tenures offered vary from 3, 6, 9 and 12 months based on your eligibility.

9. Do I need to prepare any documents for the loan application?

There is no supporting documents required for this application.

10. Do I need to have a guarantor for this loan application?

No, there is no guarantor needed for this loan application. The proprietor him/herself will be liable for the loan.

11. How long does it take for the loan to be disbursed?

The loan will be disbursed within two (2) working days from the day the loan is approved and accepted, subject to the Terms and Conditions of the Loan.

12. Is there an early settlement fee?

There is no early settlement fee for this loan.



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13. Can I apply the loan on behalf of my family and friends?

The SME Merchant Working Capital Loan is offered to existing selected merchants and who also have a CIMB Business Current Account. You will not be able to apply for the loan on behalf of another person.

14. I forgot my merchant login ID/password to apply for the loan, how can I recover it?

Please contact Axiata's Support Centre at +603-2260 9404 for assistance.

15. Is the loan application form available in your CIMB Corporate website? / I can't find the loan application form.

No, the SME Merchant Working Capital Loan is offered to existing selected merchants of Axiata Digital Capital Sdn Bhd or its affiliates and who also have a CIMB Business Current Account. The selected merchants will receive an SMS invitation with a link for loan application.

16. Can I apply for this SME Merchant Working Capital Loan at any CIMB Branch?

No, you may not apply for this SME Merchant Working Capital Loan at any CIMB Branch. This SME Merchant Working Capital Loan is offered exclusively to existing selected merchants of Axiata Digital Capital Sdn Bhd or its affiliates that have a CIMB Business Current Account. The selected merchant will receive an SMS notification with a link to the online application form. You do not need to visit our branch as you may apply online.

17. Is the loan application only available during working hours?

You may apply for the loan once the SMS with the link to the online application is received, and anytime at your convenience and within the offer period. You may contact Axiata's Support Centre at 603-2260 9404 for assistance.

18. Can I apply for another SME Merchant Working Capital Loan if I still have an existing SME Merchant Working Capital Loan?

No, you would need to fully settle your existing loan first. You may be invited to apply for a fresh new loan based on our qualifying criteria.

19. Can I cancel this loan after accepting the loan offer?

Once the loan has been accepted, you cannot cancel the loan.

20. I have fully settled my loan, can I re-apply for a fresh loan?

Customers/Merchants who have fully settled their previous loan may be invited to apply for a fresh new loan based on our qualifying criteria.

21. Can I request for moratorium for this SME Merchant Working Capital Loan?

No, the Bank does not offer moratorium arrangement for this loan. Kindly take note on your monthly loan repayment commitment before you accept the loan offered.

22. Where can I go to obtain more information about the SME Merchant Working Capital Loan?

Please visit our CIMB Bank's Website at www.cimb.com.my to learn about our SME Merchant Working Capital Loan product. You may also contact our Business Call Centre at 1300 888 828 (Local) and + 603 2297 3000 (Overseas);
Monday to Friday from 8.00 am to 7.00 pm
Saturday from 8.00 am to 5.00 pm (excluding public holidays)