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## **RHB INTENSIFIES SME SUPPORT AMID RISING GEOPOLITICAL AND ENERGY MARKET UNCERTAINTY**

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**Kuala Lumpur** – RHB Bank Berhad (“RHB”) today announced a comprehensive suite of financing and repayment relief measures to support Small and Medium Enterprises (“SMEs”) navigating the impact of current global economic shifts and supply chain challenges. In line with Bank Negara Malaysia’s (“BNM”) SME Stabilisation Relief Facility (“SRF”), RHB is deploying a dual-track strategy designed to ensure businesses have the necessary liquidity and structural support to maintain operational resilience.

Under the SME SRF, eligible SMEs can access working capital financing of up to RM750,000 at a competitive rate of 3.75% per annum (inclusive of guarantee fees). The facility is supported by guarantees of up to 80% from Credit Guarantee Corporation Malaysia (“CGC”) or Syarikat Jaminan Pembiayaan Perniagaan (“SJPP”), particularly benefiting SMEs that may have limited collateral.

To accelerate access to support, RHB has introduced a “Fast Track Lane” for valued pre-selected customers, enabling quicker access to financing under the SME SRF. In support of this national initiative, RHB has also streamlined its end-to-end processes to provide both existing and new SME customers with faster and more seamless access to SRF financing. Applications with RHB will be open from 15 May 2026 onwards.

Complementing these efforts is RHB’s Targeted Relief Assistance programme, which focuses on early and proactive engagement with customers facing repayment challenges. Under this programme, tailored loan modifications are available for eligible SMEs, including tenure extensions of up to three years, or up to five years for selected customers. For businesses facing more significant cash flow constraints, the Rescheduling and Restructuring track offers a six-month principal moratorium on term loans and the conversion of overdrafts/trade financing into five-year term loans to improve liquidity.

Dato’ Mohd Rashid Mohamad, Group Managing Director/Group Chief Executive Officer of RHB Banking Group said, “In times of global economic disruption, the strength of a bank is measured by its agility in supporting its partners. We have re-engineered our credit evaluation process to prioritise speed and flexibility, ensuring that geopolitical challenges do not stall the growth of businesses. Our focus is on ensuring timely support while continuing to partner SMEs as they stabilise, adapt and grow.”

RHB’s SRF financing is further supported by close engagement through dedicated Relationship Managers, who work directly with customers to understand their circumstances and structure appropriate solutions. This ensures that each SME receives support that is both timely and aligned with its business needs.

Beyond these relief measures, RHB remains committed to supporting SMEs across their full business lifecycle. Start-up businesses benefit from digital and transaction solutions such as RHB Reflex and DuitNow QR Soundbox to enhance day-to-day efficiency. Growth-stage SMEs are supported through property and trade financing solutions, including government-guaranteed facilities, while mature enterprises can leverage more advanced offerings such as foreign currency hedging and IPO advisory services to manage expansion and international exposure.

SMEs may contact their Relationship Managers, visit any RHB branch, or call the Customer Contact Centre at 03–9206 8118 for more information on available solutions.