



**AmBank Group**

# **Supporting Smart Automation & Industrial 4.0 adoption**





# AmBank Group



**AmBank Group**

- AmBank Group is a leading financial services group with over 40 years of expertise. We have over 3 million customers and employ over 9,000 people.
- At AmBank we have always strived to be more than just a bank for our business customers.
- AmBank has been at the forefront of pioneering SME related initiatives and have won several Best SME Bank awards in the past 3 years

**BEST SME BANK  
MALAYSIA  
2018/2019/2020**  
GLOBAL BANKING & FINANCE REVIEW



**BEST SME BANK  
Malaysia 2019/2020**  
ALPHA SOUTHEAST ASIA  
BEST FI AWARDS 2019/20



**SME BANK OF  
THE YEAR  
(Malaysia)  
2019/2020**  
ASIAN BANKING &  
FINANCE RETAIL BANKING  
AWARDS 2019/20





# AmBank BizCLUB

We host several initiatives to engage with SMEs to align with our “Beyond Financing” approach under the AmBank BizCLUB platform. The 3 main initiatives include:

## Beyond Financing



### AmBank BizRACE

- Development, Media Exposure & Grant guidance
- Focusing on IR 4.0, Digitalisation & the Halal Industry

Engaged with over  
**11,000**  
SME Leaders  
since inception



### AmBank BizCONFERENCE

- A series of conferences held in various locations within Malaysia.
- Held on ground and virtually

**RM2.0**  
Million  
worth of prizes



### AmBank BizDIALOGUE

- Small and exclusive sessions featuring speakers via Q&A sessions
- Held on ground and virtually

Provided  
Development to  
**300** SMEs

**4013** registrations for AmBank BizRACE  
since inception



# AmBank BizRACE

In the past 2 years, AmBank BizRACE focused on topics related to Leadership, Innovation & Strategy. To help businesses stay relevant and future-proof their business, we are focusing on these three key areas:

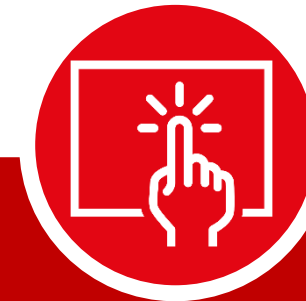
**Helping  
businesses  
survive & thrive**



## Industry 4.0

*Demystifying IR 4.0 adoption*

- Knowledge on IR 4.0
- Apply Industry 4.0 and Smart Automation via Simulation games
- Receive guidance for grant application



## Digitalisation

*Helping businesses adapt to the new norm*

- Knowledge on Digitalisation
- Listen to Subject Matter Experts
- Receive guidance on applying for Digitalisation Grants



## Halal Industry

*Providing knowledge to access new markets*

- Learn more about Halal Business Practices
- Receive guidance and consultation when applying for Halal certification



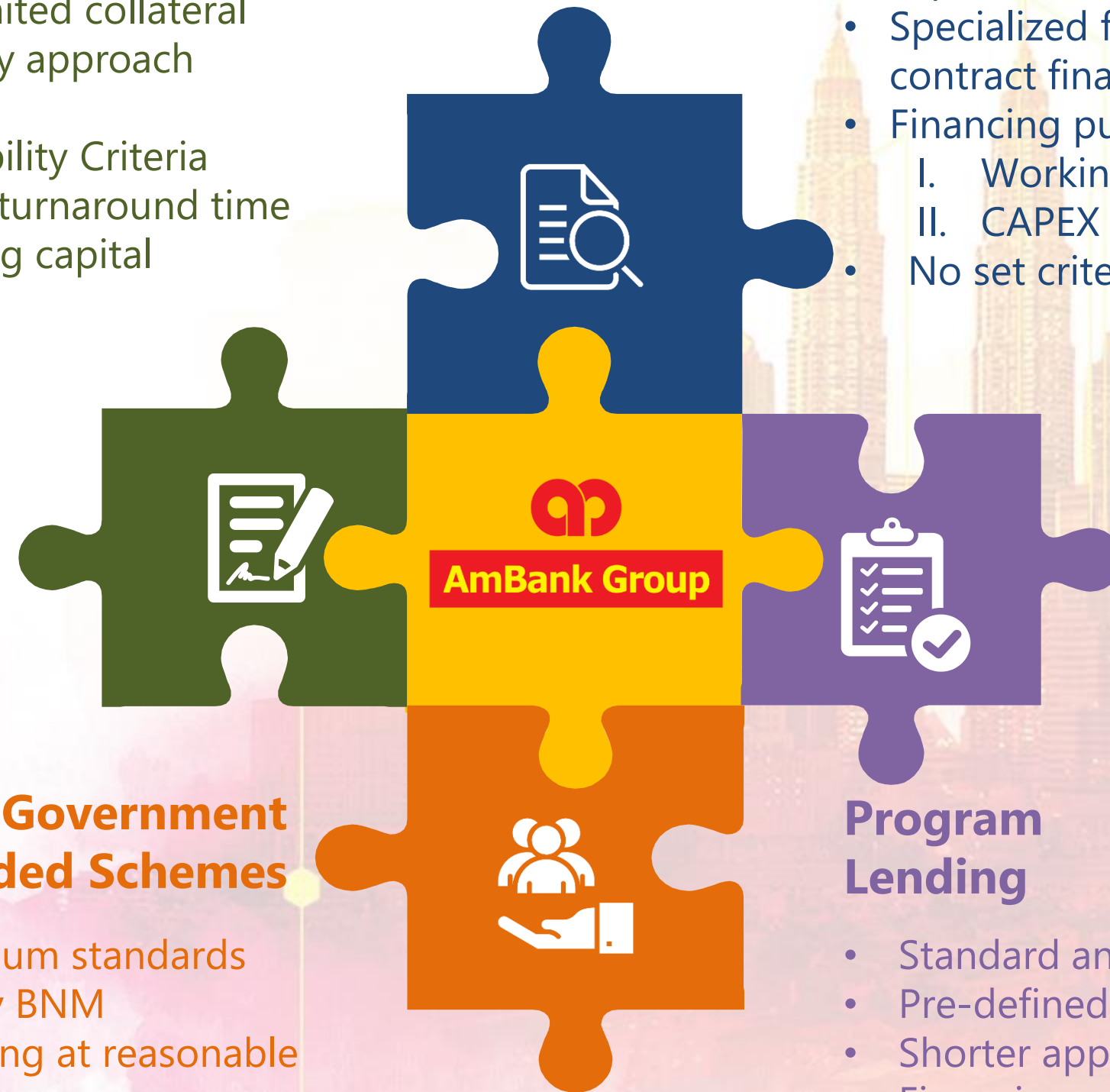
# Financing Schemes



## Financing Schemes in AmBank

### CGC Portfolio Guarantee Scheme

- For SMEs with limited collateral
- Standard and easy approach requirements
- Pre-defined Eligibility Criteria
- Shorter approval turnaround time
- To finance working capital



### Discretionary Lending

- Where customers require sophisticated and complex lending
- Specialized financing such as contract financing
- Financing purpose includes
  - I. Working Capital
  - II. CAPEX
- No set criteria

### Government Funded Schemes

- Must meet minimum standards and criteria set by BNM
- Accessible financing at reasonable cost
- Financing purpose includes
  - I. Working Capital
  - II. CAPEX

### Program Lending

- Standard and easy approach
- Pre-defined Eligibility Criteria
- Shorter approval turnaround time
- Financing purpose includes
  - I. Working Capital
  - II. CAPEX

To find out more, please email [businessbanking@ambankgroup.com](mailto:businessbanking@ambankgroup.com)  
or visit [ambankgroup.com](http://ambankgroup.com)



# AmBank x MIDA collaboration



# Last month, MIDA and AmBank signed an MOU to work together on the Smart Automation Grant (SAG) for SMEs and MTCs

## AmBank & MIDA Collaboration

### Ambank inks MoU with MIDA on Smart Automation grant for SME, MTCs

By NST Business - January 18, 2021 @ 3:11pm



### AmBank, MIDA tawar geran RM1 juta



Oleh Mohd Zaky Zainuddin - Januari 18, 2021 @ 12:28pm  
zaky@bh.com.my



### AmBank inks MOU with MIDA on smart automation grant for SMEs and MTCs

by moneycompass — February 9, 2021 in Local Corporate News

## AmBank, Mida ink Smart Automation Grant MoU

**AMBANK** Group has inked a memorandum of understanding (MoU) with the Malaysian Investment Development Authority (MIDA)

### AmBank Inks MOU With MIDA on Smart Automation Grant For SMEs And MTCs

Posted 2021-01-19, Malaysian National News Agency

KUALA LUMPUR, Jan 18 (Bernama) -- AmBank has inked a Memorandum of Understanding (MOU) with the Malaysian Investment Development Authority (MIDA) to offer Small and Medium Enterprises (SMEs) and Mid-Tier Companies (MTCs) the opportunity to be part of MIDA's Smart Automation

BUSINESS

### AmBank offers MIDA SAG grant for SME, MTC



Related News

Govt approves RM1.245 bln under PENJANA SME Financing Scheme - Tengku Zafrul

Malaysia's economic growth to hover at 5.2-5.9 per cent in 2021 - AmBank Research

RHB Research anticipates 25 BPS cut in OPR in March

More News

Penang applauds S.E.A virtual roadshow for fruitful insights on



大馬銀行與MIDA助中小企業數字化業務

### 大馬銀行與MIDA助中小企業數字化業務

大馬銀行 (AmBank) 與馬來西亞投資發展局 (MIDA) 簽署合作意向書，為中小企業及中階公司提供智慧自動化獎勵 (Smart Automation Grant, 簡稱SAG)。此項獎勵旨在協助企業在智慧化生產及營運方面進行投資。相關的獎勵包括提供技術諮詢和專業輔導，確定企業的發展重點，選擇最先進的智慧化生產及營運方案。馬聯商業發展局首席執行官曾理理表示，該局與大馬銀行的合作在於透過財務方面的指導，協助中小企業和中階公司在營運和生產過程採用智慧化及數字化方案，同時具備高質素銀行服務。

### AmBank, MIDA tingkatkan automasi PKS

KUALA LUMPUR - AmBank dan Lembaga Pembangunan Pelaburan Malaysia (MIDA) menandatangani memorandum persefahaman (MoU) untuk membantu perusahaan kecil dan sederhana (PKS) serta agrikultur rakyat sederhana tempatan dalam melaksanakan pengautomatan. Ketua Pegawai Eksekutif Kompleks AmBank Group, Datuk Salaman Mohd. Taib

0





**As part of the collaboration, AmBank will provide an Acceleration program** for companies interested to apply for **MIDA SAG** via the **AmBank BizRACE program** with the option to apply for financing with us\*

## AmBank & MIDA Collaboration

 **BizRACE**



Once qualified, a virtual briefing will be held

Participants will be entitled to one-to-one sessions with IR 4.0/ Smart Automation experts to seek professional advice

Apply

Briefing

Virtual  
Training

One to One  
Sessions

Grant  
Handholding

Interested companies can apply for AmBank BizRACE at [ambankbizclub.com](http://ambankbizclub.com)

**APPLY TODAY AT**  
<https://www.research.net/r/AMBIR4>

Participants will attend 3 days worth of training consisting

- 2 days virtual classroom
- 1 day simulation training

Subject matter experts will provide guidance for grant application i.e. Available/suitable MIDA grants, Brief on process and expectations

\* Subject to the bank's approval, please email [businessbanking@ambankgroup.com](mailto:businessbanking@ambankgroup.com) for more info



# Helping Businesses Beyond Financing

To find out more, please email  
[businessbanking@ambankgroup.com](mailto:businessbanking@ambankgroup.com)  
or visit [ambankgroup.com](http://ambankgroup.com)