

# Digital Transformation

More than technology makeover

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FORWARD  Your Business

# What is Digital Transformation?



Digital Transformation (DX) is the use of new, fast and frequently changing digital technology to solve problems. It is about transforming processes that were non digital or manual to digital processes.



# What's stopping Malaysian SMEs embarking on a DX?

According a joint survey between SME Corp and Huawei, the key barriers to SME digitalization are **lack of financing**, lack of necessary **employee skillset** and **low access to technology**.



**Lack of Financing**



**Not having the right employee skillset as a major challenge to digitalization**



**Low Access to technology**

# Lesson learnt from Covid-19 pandemic?

DX – no longer a nice-to-have but a must-have



**Social is key.**

**The cloud is an essential piece of business infrastructure**

**Having an online presence is essential**

**Uptake e-payments**

**Look carefully at your supply chain.**

# Benefits of DX for SMEs



**Money saved in the long-run.**



**Extension of current system value**



**Competitive advantage in sector**



**Increased revenue and reach.**



**Seamless customer experience.**



**Improved company culture and brand perception.**

# How CIMB help SMEs Digitize their business?



**SME Transact**



**SME Partners**



**SME Financing**



**Webinars**

# Welcome to CIMB!

The SME Bank for your business needs.

Here's a snapshot of great deals that you can enjoy when you bank with us.

No CIMB Business Current Account/-i yet?

## Sole Proprietorship & Partnership

### CIMB Digital Smart Deposit Campaign

Period: 1 Feb – 31 Dec 2021

**Offers:**

1. Potential discretionary Hibah - Open BizCA-i with:
  - >RM10k-RM50k – 0.2% p.a.
  - >RM50k-RM 1 mil. - 0.7% p.a.
2. Six (6) months BizChannel@CIMB Fee Waiver
  - Monthly User Subscription
  - IBG/Intrabank Transfer
3. Subscribe to Shopmatic/BizHR/EasyParcel to get a RM20 Lazada e-Voucher



## Sdn Bhd & Others

### CIMB Save More Campaign

Period: 1 Mar – 31 Aug 2021

**Offers:**

1. Potential discretionary Hibah - Open BizCA-i with >RM 30k – RM 1Mil to enjoy 0.7% p.a.
2. Maintain a CA balance of RM100k for 3 consecutive months to stand a chance to win a Nescafé Coffee Machine (worth RM599)
3. Six (6) months BizChannel@CIMB Fee Waiver
  - Monthly User Subscription
  - IBG/Intrabank Transfer



Looking for a simplified e-banking platform to perform seamless transactions?

Using CIMB for your payroll needs?

### CIMB SME Transact Campaign

(New-to-BizChannel@CIMB)

Period: 1 Feb – 31 Dec 2021

**Offers:**

- Six (6) months BizChannel@CIMB Fee Waiver for:
- Monthly User Subscription (RM20 per user)
  - IBG/Intrabank Transfer (Single & Bulk Transfer)



### CIMB@Work Acquisition Campaign

(New-to-CIMB@Work)

Period: 1 Feb – 31 Jul 2021

**Offers:**

- CIMB@Work companies will be eligible for cash rewards up to RM788 when transact payroll to CIMB Account/-i to min 300 employees or transact min RM1.05mil net payroll value



Open to all CIMB Business customers

### CIMB FRIA-i Campaign 2021

Period: 15 Mar – 30 June 2021

**Offers:**

1. Deposit Fresh Funds in Fixed Return Income Account-i at 2.20% p.a. for a tenure of 6 months
  - Min Placement of RM10,000



### More Deals to Digitalise your Biz

Period: 1 Jan – 31 Dec 2021

**Offers:**



- Courier solutions to make delivery easier and hassle-free. Top up a min of RM20 to enjoy up to 25% OFF on delivery rates.



- Setup an e-Commerce website with free 1 year domain registration fee and enjoy 50% OFF all subscription package.



- Get a professionally designed Website for as low as RM99/month and enjoy 5% OFF on management fee for all Digital Marketing Packages.



Scan Here to learn more about CIMB's ongoing promotions



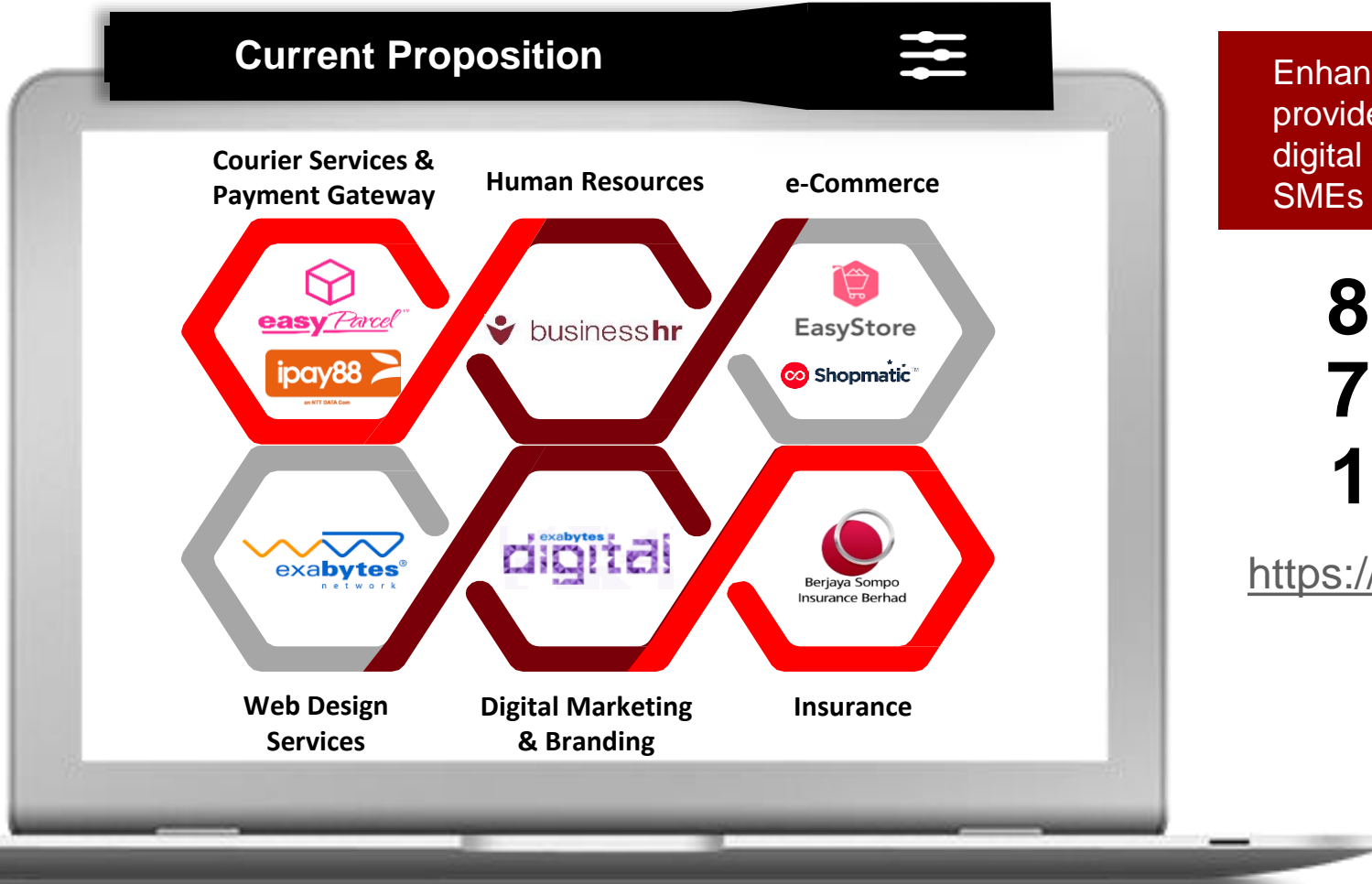
Terms and Conditions apply.

Member of PIDM. Protected by PIDM up to RM250,000 for each depositor.

SME Banking Proprietary.

# SME Partner of Choice

Start your relationship with CIMB Bank to enjoy a full suite of propositions to start your business today!



Enhancing SME Partner to provide a wider range of digital solution to digitalize SMEs



**8 Partners**

**7 Solutions**

**1 Bank**

<https://www.cimb.com.my/smepartners>



# SME Automation & Digitalisation Facility



## Objective

To incentivize Small and Medium Enterprises (SMEs) to automate processes and digitalise operations to increase productivity and efficiency

## Eligibility

- Malaysians SMEs as per definition of SMEs issued by SME Corporation Malaysia
- Minimum 51% shares held by Malaysians
- Registered with the Companies Commission of Malaysia (SSM), authorities/district offices in Sabah and Sarawak or statutory bodies for professional service provider
- Shareholding by Public Listed Companies and Government Linked Companies (if any) in the SMEs shall not exceed 20%



# SME Automation & Digitalisation Facility



- Purchase of equipment, machinery, computer hardware and software, IT solutions and services, technology support services and other intangible assets to enhance productivity and efficiency.



## Financing Amount

BNM allocation: **RM1 billion**  
Bank max amount: **RM3 million**



## Financing Type

Term loan / Term Financing-i only



## Financing Rate

**4.00% p.a.** inclusive of guarantee fees



## Financing Tenure

Up to 10 years



## Availability Period

Until 31 December 2021



## Guarantee Provider

80% guaranteed by SJPP

Note: not for refinancing of existing financing facilities

# Contact / Support

## We're here to help!

We are friendly and available to chat. Reach out to us anytime and we'll happily answer your questions

### ADF



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### SME Partners



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**Thank you**

