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## **TM gets access to SME Credit Bureau ratings**

TELEKOM Malaysia Bhd (TM) (4863) and SME Credit Bureau (M) Sdn Bhd have agreed to trade information on small- and medium-scale enterprises (SMEs) in the interest of efficiency and transparency.

"By having access to one-stop online credit ratings of customers applying for phone and broadband services, we'll be able to make better informed decisions when evaluating their applications," TM executive vice-president, SME, Shanti Johari said.

Under the collaboration, TM can find out about an SME's creditworthiness a lot faster, efficiently and accurately. It hopes to expedite the approval process for telecommunications facility and services for SMEs.

"With risk mitigated, we could potentially settle for smaller deposits and provide bigger credit lines to viable clients who could then focus on growing their businesses," Shanti told reporters.

She represented TM in the signing of the collaborative agreement with SME Credit Bureau, which was represented by its chief executive officer Alex Lim. The signing ceremony was held in Kuala Lumpur on Tuesday.

SME Credit Bureau, a wholly-owned unit of Credit Guarantee Corp, was set up in 2008 to provide financial institutions access to timely, accurate and reliable credit information and rating.

At present, it has more than 28,000 SMEs and 38 financial institutions as members.