

High Tech & Green Facility (HTG)

Designed to help SMEs and innovative start-ups to grow their businesses and invest in strategic sectors and technologies fields (digital tech, green tech and biotech) for a sustainable and entrenched economic recovery.

Purpose

- Capital Expenditure (CAPEX) and/or
- Working Capital

Eligibility

Malaysian SMEs in the following subsectors:

- **Manufacturing:**
 - Electrical and Electronics (E&E)
 - Chemicals
 - Refined petroleum
 - Machinery & Equipment (M&E)
 - Medical devices and pharmaceuticals
 - Automotive and transport equipment (including aerospace, vehicle and parts manufacturers)
- **Services**
 - Information & Communication Technology (ICT)
 - Research & Development

(Sectors identified to be most aligned to the long-term strategic development goals for Malaysia under the National Investment Aspirations (NIAs)).

OR

Business (including commercially ready start-ups) involved in providing technology solutions:

- **Green Technology**
 - Renewable energy & energy efficiency
 - Transportation

- Clean transportation, electric vehicle, battery development
 - Natural resources
 - Sustainable water and waste management
 - Aquatic conservation and pollution prevention
 - Circular economy
 - Reusing, recycling and remanufacturing
 - Repurposing of stranded assets
 - Agritech
 - Precision and automated farming
 - Vertical farming
 - Farming using drones, IoT and big data analytics
 - Low carbon technologies
 - Low carbon-emitting technologies (Carbon, capture, utilization and storage (CCUS), low carbon hydrogen)
- **Digital and 4IR Technology**
 - Smart manufacturing (IoT solutions)
 - Artificial Intelligence (AI)
 - Big data analytics
 - Virtual/ Augmented reality
 - Robotics
 - Drone technologies
 - Connectivity and distributed infrastructure (5G, blockchain, cloud computing)
 - 3D printing
 - Software development (digital healthcare technology, e-commerce, fintech and payment platform, gaming mobility solutions)
- **Biotechnology**
 - Neurotechnology
 - Biohealth (genetic)
 - Biosciences (crop and yield improvement)

OR

SMEs and start-ups involved in the listed Government programmes.

All eligible programmes will be updated periodically at www.bnm.gov.my/covid19

Financing Concept

- Commodity Murabahah Term Financing-i (CMTF-i)
- Ijarah Thummal Bai' Financing (ITB)
- Revolving Credit-i
- Cash Line-i

Financing Limit

- Up to RM10.0 million (to be used for either CAPEX or Working Capital, or both).

Profit Rate

- Up to 3.5% p.a, for financing without guarantee; or
- Up to 5% p.a. inclusive of any guarantee fee

Margin of Financing

- Up to 80% for machinery/equipment
- Up to 100% for working capital

Tenure

- Up to 10 years

Collateral

- Guarantee cover from Syarikat Jaminan Pembiayaan Perniagaan (SJPP) or Credit Guarantee Corporation Malaysia (CGC).
- Any other collateral acceptable by the Bank; and
- Personal guarantees/ joint and several guarantees/ corporate guarantees

Takaful

- Takaful/insurance coverage is mandatory if the asset is given as security for the financing (if applicable). You have the option to

select the service offered by our panel Takaful operators or non-panel Takaful operators.

To view online kindly click this link:

<https://www.smebank.com.my/en/financing/programmes/htf-nia>