

**BNM's Fund for SMEs  
High Tech and Green Facility (HTG)  
Frequently Asked Questions (FAQ)**

High Tech and Green Facility (HTG)								
No.	Question	Answer						
1.	What is High Tech and Green Facility (HTG)?	HTG is a financing facility 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.						
2.	Who is eligible to apply for HTG?	<ul style="list-style-type: none"> <li>• Malaysian SMEs<sup>1</sup> in the following sectors:</li> </ul> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="text-align: center; vertical-align: middle;"><b>Manufacturing</b></td> <td> <ul style="list-style-type: none"> <li>• Electrical and Electronics (E&amp;E)</li> <li>• Chemicals</li> <li>• Refined petroleum</li> <li>• Machinery and Equipment (M&amp;E)</li> <li>• Medical devices &amp; pharmaceuticals</li> <li>• Automotive and transport equipment <i>(including aerospace; vehicle and parts manufacturers)</i></li> </ul> </td> </tr> <tr> <td style="text-align: center; vertical-align: middle;"><b>Services</b></td> <td> <ul style="list-style-type: none"> <li>• Information and Communication Technology (ICT)</li> <li>• <i>Research and Development</i></li> </ul> </td> </tr> </tbody> </table> <p><i>(Sectors identified to be most aligned to the long-term strategic development goals for Malaysia under the National Investment Aspirations (NIAs<sup>2</sup>))</i></p> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>• Businesses (including commercially ready start-ups) involved in providing technology solutions. <i>(Non-exhaustive list and PFIs are allowed to propose relevant technologies under the three key segments – green technology, digital and 4IR technology and biotechnology)</i></li> </ul> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="text-align: center; vertical-align: middle;"><b>Green technology</b></td> <td> <ul style="list-style-type: none"> <li>• Renewable energy &amp; energy efficiency</li> <li>• Transportation               <ul style="list-style-type: none"> <li>- <i>Clean transportation, electric vehicle, battery development</i></li> </ul> </li> <li>• Natural resources               <ul style="list-style-type: none"> <li>- <i>Sustainable water and waste management</i></li> <li>- <i>Aquatic conservation and pollution prevention</i></li> </ul> </li> <li>• Circular economy               <ul style="list-style-type: none"> <li>- <i>Reusing, recycling and remanufacturing</i></li> <li>- <i>Repurposing of stranded assets</i></li> </ul> </li> <li>• Agritech               <ul style="list-style-type: none"> <li>- <i>Precision and automated farming</i></li> <li>- <i>Vertical farming</i></li> </ul> </li> </ul> </td> </tr> </tbody> </table>	<b>Manufacturing</b>	<ul style="list-style-type: none"> <li>• Electrical and Electronics (E&amp;E)</li> <li>• Chemicals</li> <li>• Refined petroleum</li> <li>• Machinery and Equipment (M&amp;E)</li> <li>• Medical devices &amp; pharmaceuticals</li> <li>• Automotive and transport equipment <i>(including aerospace; vehicle and parts manufacturers)</i></li> </ul>	<b>Services</b>	<ul style="list-style-type: none"> <li>• Information and Communication Technology (ICT)</li> <li>• <i>Research and Development</i></li> </ul>	<b>Green technology</b>	<ul style="list-style-type: none"> <li>• Renewable energy &amp; energy efficiency</li> <li>• Transportation               <ul style="list-style-type: none"> <li>- <i>Clean transportation, electric vehicle, battery development</i></li> </ul> </li> <li>• Natural resources               <ul style="list-style-type: none"> <li>- <i>Sustainable water and waste management</i></li> <li>- <i>Aquatic conservation and pollution prevention</i></li> </ul> </li> <li>• Circular economy               <ul style="list-style-type: none"> <li>- <i>Reusing, recycling and remanufacturing</i></li> <li>- <i>Repurposing of stranded assets</i></li> </ul> </li> <li>• Agritech               <ul style="list-style-type: none"> <li>- <i>Precision and automated farming</i></li> <li>- <i>Vertical farming</i></li> </ul> </li> </ul>
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<sup>1</sup> At least 51% shares held by Malaysians and as defined by SME Corporation Malaysia's Guideline for SME Definition, accessible at [https://www.smecorp.gov.my/images/pdf/2021/Guideline\\_on\\_SMEDefinition\\_Updated\\_Sept2020\\_Final.pdf](https://www.smecorp.gov.my/images/pdf/2021/Guideline_on_SMEDefinition_Updated_Sept2020_Final.pdf)

<sup>2</sup> Further details on the NIAs is accessible at [https://www.bnm.gov.my/documents/20124/2722983/emr2019\\_en\\_box1.pdf](https://www.bnm.gov.my/documents/20124/2722983/emr2019_en_box1.pdf)

	<ul style="list-style-type: none"> <li>- <i>Farming using drones, IoT and big data analytics</i></li> <li>• Low carbon technologies <ul style="list-style-type: none"> <li>- <i>Low carbon-emitting technologies (Carbon, capture, utilisation and storage (CCUS), low carbon hydrogen)</i></li> </ul> </li> </ul>
<b>Digital and 4IR technology</b>	<ul style="list-style-type: none"> <li>• Smart manufacturing (<i>IoT solutions</i>)</li> <li>• Artificial Intelligence (AI)</li> <li>• Big data analytics</li> <li>• Virtual/ Augmented reality</li> <li>• Robotics</li> <li>• Drone technologies</li> <li>• Connectivity and distributed infrastructure (<i>5G, blockchain, cloud computing</i>)</li> <li>• 3D printing</li> <li>• Software development (<i>digital healthcare technology, e-commerce, fintech and payment platform, gaming mobility solutions</i>)</li> </ul>
<b>Biotechnology</b>	<ul style="list-style-type: none"> <li>• Neurotechnology</li> <li>• Biohealth (<i>genetics</i>)</li> <li>• Biosciences (crop and yield improvement)</li> </ul>

**OR**

- SMEs and start-ups in key Government programmes that are involved in innovation and commercialisation for range of critical technologies such as 4IR-related technology, green technology, digital and biotechnology under national blueprints:
  - a) MDEC's Global Acceleration and Innovation Network (GAIN)
  - b) MOSTI's National Technology and Innovation Sandbox (NTIS) and Research and Development Fund
  - c) MARii's technology partners involved in the design and development of solutions related to IR4.0 technologies
  - d) MIDA's Domestic Investment Strategic Fund recipients engaged in R&D activities or licensing/purchasing of new technologies
  - e) MIDA's i-services provider list comprising of SMEs involved in R&D, engineering, green technology services, system integration and ICT service
  - f) Malaysia Green Technology Corporation (MGTC) – Manufacturing and services firms that have obtained green certification, including eligible applicants of Green Technology Financing Scheme (GTFS) 1.0 and 2.0
  - g) Participants of Cradle Investment & Grant Programme (*limited to companies that meet the debt financing requirements*)
  - h) Participants of MAVCAP programmes (*limited to companies that meet the debt financing requirements*)
  - i) Participants of MaGIC programmes (*limited to companies that meet the debt financing requirements*)

		<p>j) Participants under Malaysian Technology Development Corporation (MTDC) programmes (<i>limited to companies that meet the debt financing requirements and involved in technology creation</i>)</p> <p>k) Bionexus Status companies and Bioeconomy Transformation Programme under Bioeconomy Corporation</p> <p>l) Recipients of CREST R&amp;D Open, Targeted and Prototype Development grants as well Cluster Programme participants.</p> <ul style="list-style-type: none"> <li>List of eligible programmes will be updated periodically at <a href="http://www.bnm.gov.my/funds4sme">www.bnm.gov.my/funds4sme</a></li> </ul> <p>Note:</p> <p>a) Recipients of Special Relief Facility (SRF), PENJANA SME Financing (PSF) and/or PENJANA Tourism Financing (PTF) are eligible for the HTG, for the purpose of financing capital expenditure only.</p> <p>b) All programme participants are encouraged to obtain a letter from the respective agencies to ease verification process by PFIs.</p>
3.	What is the maximum financing amount and tenure for SMEs under the HTG?	Eligible SMEs will be able to obtain financing up to RM10 million and financing tenure is up to 10 years.
4.	When will the Facility be made available?	The Facility is open for application until 31 December 2023.
5.	Which banks can SMEs apply for financing under HTG?	<p>SMEs may contact and apply for HTG financing from 19 participating financial institutions (PFIs):</p> <ol style="list-style-type: none"> <li>Affin Bank Berhad / Affin Islamic Bank Berhad</li> <li>Alliance Bank Malaysia Berhad / Alliance Islamic Bank Berhad</li> <li>Ambank (M) Berhad / AmBank Islamic Berhad</li> <li>Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat)</li> <li>Bank Muamalat Malaysia Berhad</li> <li>Bank of China (Malaysia) Berhad</li> <li>Bank Pertanian Malaysia Berhad (Agrobank)</li> <li>CIMB Bank Berhad / CIMB Islamic Bank Berhad</li> <li>Export-Import Bank of Malaysia Berhad (EXIM Bank)</li> <li>HSBC Bank Malaysia Berhad / HSBC Amanah Malaysia Berhad</li> <li>Hong Leong Bank Berhad / Hong Leong Islamic Bank Berhad</li> <li>Malayan Banking Berhad / Maybank Islamic Berhad</li> <li>MBSB Bank Berhad</li> <li>OCBC Bank (Malaysia) Berhad / OCBC Al-Amin Bank Berhad</li> <li>Public Bank Berhad / Public Islamic Bank Berhad</li> <li>RHB Bank Berhad / RHB Islamic Bank Berhad</li> <li>Small Medium Enterprise Development Bank Berhad (SME Bank)</li> <li>Standard Chartered Bank Malaysia Berhad</li> <li>United Overseas Bank (Malaysia) Berhad</li> </ol>

6.	How can SMEs know that they are eligible to apply for financing under the HTG?	SMEs are advised to contact PFIs to ascertain their eligibility under the HTG. All applications for financing will be subjected to credit assessment by PFIs.
7.	Is HTG open to existing customers of the PFIs only?	No, HTG is open to new and existing SME customers of the PFIs as long as they fulfil the eligibility criteria set out by BNM and meet PFIs' credit assessment.
8.	Can SMEs obtain the HTG to re-finance existing loans?	No, the HTG is not to be utilised for re-financing existing business credit/financing facilities.
9.	Do SMEs need to provide collateral to obtain financing under the HTG?	No, collateral is not required under the HTG.
10.	How much is the guarantee fee charged on financing under the HTG?	The requirement for guarantee on financing under the HTG will be based on the assessment by the PFIs. The guarantee coverage, if any, can be provided by Credit Guarantee Corporation Malaysia Berhad (CGC) or Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP). However, where applicable, this guarantee fee would already be included in the financing rate charged to the customers, i.e. up to 5.0% per annum.
11.	If my business is not eligible for the HTG, what other support is available to me?	<ul style="list-style-type: none"> <li>• SMEs who are facing difficulty with loan/financing repayment are advised to engage their respective financial institutions for rescheduling and restructuring (R&amp;R) of their existing loans/financing facilities, to help alleviate their cash flow problems</li> <li>• SMEs that are not eligible for the HTG may apply for financing from other facilities under BNM's fund for SMEs (e.g. All Economic Sector Facility, Agrofood Facility, Micro Enterprise Facility or SME Automation and Digitalisation Facility), or other financing products for SMEs offered by the financial institutions. SMEs can also apply via the imSME<sup>3</sup> platform. Approval for financing under the above schemes are subject to the specific scheme's eligibility criteria and assessment by the PFIs</li> <li>• Additionally, they could obtain financing advisory services through MyKNP@CGC (Financing Advisory Services) that provides advisory assistance and tips to improve eligibility for future financing and alternative sources of finance (<a href="https://imsme.com.my/portal/myknp-cgc-faq/">https://imsme.com.my/portal/myknp-cgc-faq/</a>)</li> </ul>
12.	What can an SME do if its application for financing under any of the facilities is rejected by the PFI?	<p>If an application is rejected, the SME is advised to do the following:</p> <ol style="list-style-type: none"> <li>a) Obtain clarification from the PFI on the reason(s) of rejection;</li> <li>b) Consider re-submitting the application via the imSME platform, if the SME has not done so earlier;</li> <li>c) Obtain financing advisory services through MyKNP@CGC (Financing Advisory Services); or</li> <li>d) Channel enquiries or complaint to BNM via BNMLINK: <ul style="list-style-type: none"> <li>• Tel: 1-300-88-5465</li> <li>• Web form: <a href="https://bnmlink.bnm.gov.my">https://bnmlink.bnm.gov.my</a></li> </ul> </li> </ol>

<sup>3</sup> Online SME financing/loan referral platform managed by CGC, accessible at <https://imsme.com.my/portal/en/>