



GREEN TECHNOLOGY FINANCING SCHEME
“THE BANK’S PERSPECTIVE”

- ❑ Introduction
- ❑ **GTFS Key Features & Application Process through Maybank**
- ❑ **Maybank's Initiatives in Green Financing**



INTRODUCTION

What Green Technology is..

The development and application of products, equipment and systems used to conserve the natural environment and resources which minimises and reduces the negative impact of human activities.

Fully Supported by Government

Across all sectors especially, building, energy, water & waste management and transportation. The Government has announced during 2010 Budget the setting up of a RM1.5 billion financing scheme for Green Technology.

Objective

- Minimises the degradation of the environment
- Has zero or low green house gas (GHG) emission
- Safe for use and promotes healthy and improved environment for all forms of life
- Conserves the use of energy and natural resources
- Promotes the use of renewable resources



EXAMPLE OF GREEN PROJECT

- Wastewater treatment
- Recycling of used computers
- Recycling of plastic containers
- Manufacturing reclaimed & crumb rubber
- River water treatment for domestic/ industrial use
- Processing scrap iron
- Bio-fertilizers
- Solid waste management recycling (plant)
- Oil waste recovery (plant)
- Biomass, Bio-Energy & Hydro Power



FINANCING OPTIONS/SOURCES FOR GREEN PROJECT

FINANCING OBJECTIVE

EQUITY

CAPEX

WORKING CAPITAL

SOURCES OF FINANCE

- ◆ Sponsors
- ◆ FDI
- ◆ Venture Capital
- ◆ Government Support
- ◆ FDI
- ◆ Bank Term Lending/ Hire Purchase/ Leasing
- ◆ Bank Trade Finance
- ◆ Bank Overdraft/ Trade Financing
- ◆ Receivables Financing
- ◆ Bank Guarantee (Non-Cash)
- ◆ Syndicated Loan
- ◆ Government Soft Loans/GTFS



PRODUCT FEATURES

No	Features	Producers of Green Technology	Users of Green Technology
1	Financing Size	Maximum: RM50 million per company	Maximum: RM10 million per company
2	Financing Tenure	Up to 15 years	Up to 10 years
3	Purpose of Financing	To finance investments in production of green technologies that meet the Scheme objective	To finance investments in utilisation of green technologies that meet the Scheme objective
4	Eligibility Criteria	Legally registered Malaysian -owned companies (at least 51%) in all economic sectors	Legally registered Malaysian -owned companies (at least 70%) in all economic sectors
5	Government Incentive/Subsidy	Government subsidise 2% interest rate/profit Government guarantee – 60% of financing approved amount	
6	Guarantee fee	0.5%p.a from the total guaranteed amount	

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PRODUCT FEATURES

No	Features	Producers of Green Technology	Users of Green Technology
7	Interest/ Profit Rate	Determined by PFIs	
8	Implementation Agency	1) Malaysia Green Technology Corporation (MGTC) 2) Credit Guarantee Corporation (CGC)	
9	Application Method	Companies are required to submit project proposal/s for technical evaluation to Malaysian Green Technology Corporation (MGTC). Upon receiving project certification, borrowers to forward financing applications to PFIs	
10	Eligible Facilities	All types of facilities under Conventional & Islamic financing	
11	Ineligible Financing	1. Refinancing of existing credit facilities 2. Financing of Research & Development (R&D)	
12	Margin of Financing	For financing factory building: 70% - 90% For financing equipment/systems: 65% - 85% Against certified GTFS amount not total project cost	
13	Grace Period	Grace Period for servicing of installment is allowed on case by case basis.	

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APPROACH FOR GTFS

Users of Green Technology

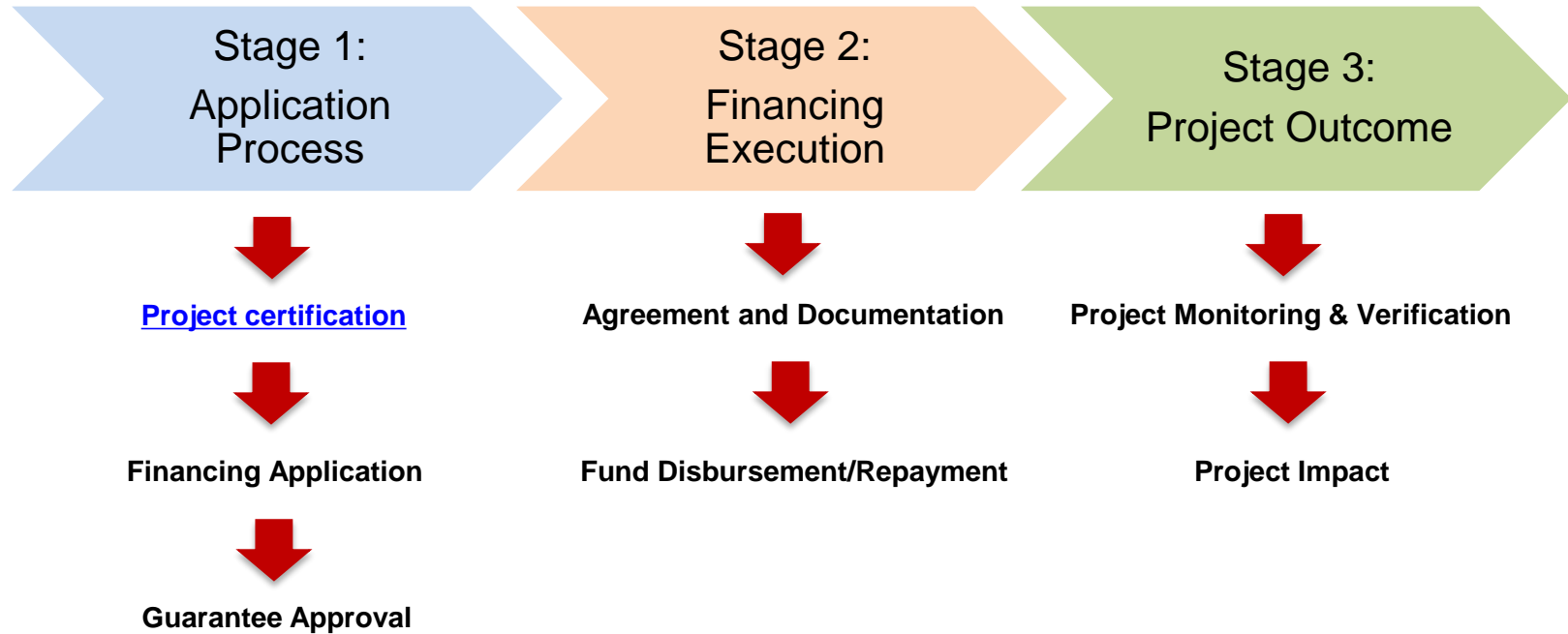
Business Units (BUs) are to identify and approach existing borrowers which have switched to or have the potential to upgrade to Green Technology. Repayment of additional / fresh loans can be assessed from existing income stream of the borrowers.

Producers of Green Technology

Risk associated with financing of producers of Green Technology is higher as compared to users. Since the technology involved may be new to the Bank, technical audit and assistance given by MGTC will assist to mitigate the risk.



PROCESS FLOW



STAGE 1:

APPLICATION PROCESS

1. Project Certification (Technical)
2. Financing Application
3. Guarantee Approval

STAGE 2:

FINANCING EXECUTION

4. Agreement and Documentation
5. Fund Disbursement/Repayment

STAGE 3:

PROJECT OUTCOME

6. Project Monitoring and Verification
7. Project Impact

GREEN PROJECTS FINANCED BY MAYBANK

- Improved Formulated Energy Biofuel
- Construction and Development of (6 MW & 12.5 MW) Biomass Plants
- Development of (3.5 MW) Mini Hydro Power Plant
- Development of (2.0 MW) Small Hydro Project
- Development of Thermal Energy Storage System Project
- Integrated Biomass Projects
- Off Gas Recycling Project
- Biodegradable Packaging Project
- Pallet Product from Plastic Waste
- Solar Farms (1.25 MW & 4.5 MW)



DOCUMENTS REQUIRED

- Certified true copy of Memorandum & Article of Association, Business Registration, Form D
- Certified true copy of Form 9, 24, and Form 49
- Copy of NRIC of Directors
- Certified true copy of latest 3 years of Audited Financial Statements
- Certified true copy of latest management accounts
- Latest 6 months Bank Statement(s) from other Banks
- Cash flow projection
- Company/group profile
- Profile of Directors/Main Shareholders
- Green Project Certificate by MGTC
- Summary Evaluation of Project
- Other related documents (if applicable)

Contact Person in Business Centres



FEDERAL TERRITORY Region

Bangsar BC	Hasrul Azuan Bin Mohd Yusof	Head	017-365 8026
	Hoo Zhe Yee	Deputy Head	017-628 5402
Jalan Tun Perak BC	Lee Mei Ying	Head	012-267 2943
	Noor Azlinda Abu Bakar	Deputy Head	012-273 1772
P. Ramlee BC	Frederick Shat Ban Fook	Head	016-293 7522
	Yip Pui See	Deputy Head	03-2143 3924
Sentul Raya BC	Karmukilan A/L Maniam	Head	012-335 0557
	Wendy Lee Kit Yee	Deputy Head	03-4045 6562

PENANG/KEDAH/PERLIS Region

Sungai Petani BC	Norashikin Binti Ahmad	Head	019-481 7600
	Nasri Bin Idris	Deputy Head	04-441 2943
Alor Star BC	Choo Kok Liang	Head	012-401 4314
	Khairunnisa Binti Jusof	Deputy Head	04-730 8436
Penang BC	Jasmine Kee Su Ming	Head	016-402 1407
	Loh Aye Li	Deputy Head	04-261 6535
Prai BC	Teh Boon Beng	Head	012-498 4601
	Yeo Li Kheng	Deputy Head	04-399 3599

Contact Person in Business Centres

JOHOR/MELAKA Region

Batu Pahat BC	P.Saraswati A/P S.Periasamy	Head	017-337 1519
	Koh Sze Buan	Deputy Head	07-433 5490
Johor Bahru BC	Vijayandren A/L Vadiveloo	Head	012-369 1730
	Rozziah Bt Baharuddin	Deputy Head	07-219 3617
Melaka BC	Tan Geok Sian	Head	012-294 3062
	Loreen Ng Wai Fong	Deputy Head	06-288 3910
Muar BC	Lim Yoke Wee	Head	017-691 3935
	Florence Ratna A/P Antony	Deputy Head	06-953 4805

PAHANG/KELANTAN/TERENGGANU Region

Kemaman BC	Zulkifli Bin Salleh	Head	019-457 8424
	Normawaty Binti Ismail	Deputy Head	09-858 9722
Kota Bharu BC	Nora'shikin Binti Md Tap	Head	012-985 5687
	Mohd Fakrol Hakimi Bin Abdullah	Deputy Head	09-741 8305
Kuala Terengganu BC	Norfariza Binti Muda	Head	012-241 5403
	Armanizuan Bin Ab Rahman	Deputy Head	09-626 4488
Kuantan BC	Sufian Bin Jusoh	Head	012-799 0283
	Khazila Binti Ahmad	Deputy Head	09-517 8042
Mentakab BC	Teng Tee Meng	Head	019-932 4634
	Angkamila Binti Kassim	Deputy Head	09-270 1406



Contact Person in Business Centres

SELANGOR/NEGERI SEMBILAN Region

Kajang BC	Noor Hashida Binti Mohd Hashim	Head	017-346 7916
	Low Boon Guan	Deputy Head	03-8739 1705
Klang BC	Tan Suck Fong	Head	016-287 7398
	Ong Hooi Sian	Deputy Head	03-3345 3559
Petaling Jaya BC	Yew Geok Hua	Head	019-272 4374
	Aruneswari A/P Periasamy	Deputy Head	03-7954 0108
Seremban BC	Sufian Bin Nordin	Head	012-672 6712
	Seet May Ping	Deputy Head	012-659 9769
Shah Alam BC	Zurina Binti Othman	Head	012-261 1466
	Tham Poh Kuan	Deputy Head	03-5511 6949
Sri Damansara BC	Liang Kwee Mei	Head	019-360 4888
	Hamidah Binti Sabli Hassan	Deputy Head	03-6280 2295
Subang BC	Zamariffin Bin Ujang	Head	012-595 3877
	Idrillah Binti Idris	Deputy Head	03-5631 2210

PERAK Region

Ipoh BC	Chan Yin Lai	Head	012-381 7467
	Norhayati Bt Ngah Mohamad	Deputy Head	05-245 3873
Teluk Intan BC	Azman Bin Md Isa	Head	017-364 4962
	Wong An Ne	Deputy Head	05-625 1118



Contact Person in Business Centres



SARAWAK Region

Bintulu BC	Lu Kiew Huong	Head	019-884 7146 086-316 106
Kuching BC	Tay Poh Seng	Head	012-886 9308 082-342 669
Miri BC	Chee Seng Heng	Head Deputy Head	012-877 0118 085-430 766
Sibu BC	Shirley Tiew Siew Hie	Head	019-826 3322 082-342 669

SABAH Region

Sandakan BC	Fung Yuen Man	Head	012-286 5052
	Arnida Binti Mobin	Deputy Head	089-217 822
Karamuning BC	Shamry Mohd Ali	Head	012-818 0636
	Patrick Ambrose	Deputy Head	088-243 652
Tawau BC	Wong Chong Yii	Head	012-801 6288
	Chu Suk Yee	Deputy Head	089-766 887

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Disclaimer: All the information given are strictly private and confidential and should not in any way be construed as a commitment, undertaking or guarantee by the Bank to extend the banking facilities in connection with the abovementioned programme at this stage.