

# BNM's Fund for SMEs : **Low Carbon Transition Facility (LCTF)**

BNM's Low Carbon Transition Facility is established to support SMEs in adopting sustainable and low carbon practices.

## The type of businesses suitable to apply for this facility

The Low Carbon Transition Facility is open for SMEs in all sectors that are committed to transform their business operations towards low carbon operations. This includes improving energy efficiency, increasing use of sustainable material for production and obtaining sustainability certification.



## Financing size per SME

# Maximum RM10 million



## Financing Rate to SMEs

Maximum financing  
rate of  
**5% p.a.**  
inclusive of guarantee  
fee (if any)



## Tenure

Up to  
**10 years**

**All applications should be made directly with the participating financial institutions to reduce risk of financial scams. No third party agents are being employed by participating financial institutions for the purpose of this facility.**

**Low Carbon Transition Facility (LCTF)**

<b>Objective</b>	Encourage and support SMEs to adopt sustainable practices for business resilience
<b>Special feature</b>	Participating financial institutions to provide financing on a matching basis
<b>Eligibility criteria</b>	SMEs in all sectors
<b>Purpose of financing</b>	To fund capital expenditure or working capital to initiate or facilitate the transition to low carbon and sustainable operation
<b>Tenure</b>	Up to 10 years
<b>Financing size per SME</b>	Maximum RM10 million
<b>Financing rate to SMEs</b>	Maximum financing rate of 5.0% p.a., inclusive of guarantee fee (if any)
<b>Guarantee</b>	Guarantee schemes by Credit Guarantee Corporation Malaysia Berhad (CGC) / Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP)
<b>Availability</b>	3 February 2022 until full utilisation

For more information



- Contact the participating financial institutions' customer service centre



- Log on to participating financial institutions' website



- Financing for SMEs:  
<https://bnm.gov.my/sme-financing>
- BNM's Fund for SMEs:  
<https://www.bnm.gov.my/funds4sme>
- BNM eLINK:  
<https://bnmlink.bnmgov.my>

An initiative by:



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

#### Credit Guarantee Providers:



SJPP