



BNM's Fund for SMEs :
High Tech and Green
Facility (HTG)

Objective

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

Features of High Tech and Green Facility (HTG)

Eligibility criteria	<p>Malaysian SMEs* in the following sectors:</p> <p>Manufacturing</p> <ul style="list-style-type: none">Electrical and Electronics (E&E)ChemicalsRefined petroleumMachinery and Equipment (M&E)Medical devices & pharmaceuticalsAutomotive and transport equipment (including aerospace; vehicle and parts manufacturers) <p>Services</p> <ul style="list-style-type: none">Information and Communication Technology (ICT)Research and Development <p>OR</p> <p>Businesses (including commercially ready start-ups) involved in providing technology solutions:</p> <p>Green technology</p> <ul style="list-style-type: none">Renewable energy & energy efficiencyTransportation<ul style="list-style-type: none">Clean transportation, electric vehicle, battery developmentNatural resources<ul style="list-style-type: none">Sustainable water and waste managementAquatic conservation and pollution preventionCircular economy<ul style="list-style-type: none">Reusing, recycling and remanufacturingRepurposing of stranded assetsAgritech<ul style="list-style-type: none">Precision and automated farmingVertical farmingFarming using drones, IoT and big data analyticsLow carbon technologies<ul style="list-style-type: none">Low carbon-emitting technologies (Carbon, capture, utilisation and storage (CCUS), low carbon hydrogen) <p>Digital and 4IR technology</p> <ul style="list-style-type: none">Smart manufacturing (IoT solutions)Artificial Intelligence (AI)Big data analyticsVirtual/ Augmented realityRoboticsDrone technologiesConnectivity and distributed infrastructure (5G, blockchain, cloud computing)3D printingSoftware development (digital healthcare technology, e-commerce, fintech and payment platform, gaming mobility solutions) <p>Biotechnology</p> <ul style="list-style-type: none">NeurotechnologyBiohealth (genetics)Biosciences (crop and yield improvement) <p>OR</p> <ul style="list-style-type: none">SSMEs 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. <p>Note:</p> <ol style="list-style-type: none">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 and working capital.All programme participants are encouraged to obtain a letter from the respective agencies to ease verification process by PFIs.
Purpose of financing	<ul style="list-style-type: none">Working capital; and/orCapital expenditure (CAPEX)
Financing size	Up to RM10 million
Financing rate to SMEs	<ul style="list-style-type: none">Up to 3.5% p.a. for financing without guarantee; orUp to 5% p.a. inclusive of guarantee fee
Tenure	Up to 10 years
Application procedure	Submit application directly to the Participating Financial Institutions (PFIs) and approval will be subject to the credit assessment of PFIs
Availability	Until full utilisation

* 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/2024/Guideline_on_SME_Definition_March_2024_Final.pdf

For more
information

- Contact PFI's customer service centre
- Log on to PFI's 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.bnm.gov.my>

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