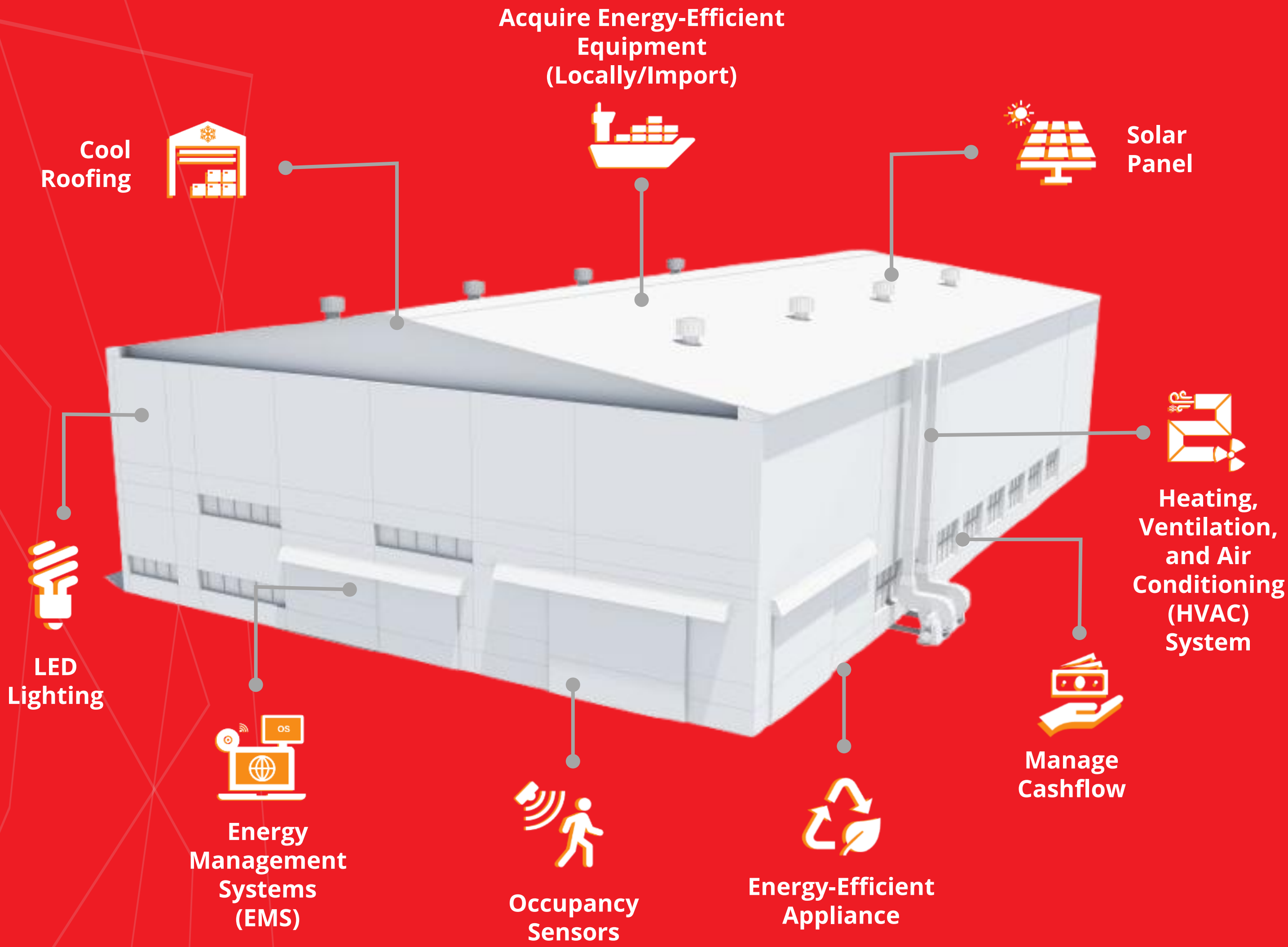
Unlock Possibilities with Value-Based Financing

Discover how our Value-Based Financing can maximize the impact of your Energy Performance Contract



CIMB's Value-Based Financing (VBF) fosters SME growth through the Energy Performance Contract (EPC), encouraging energy efficiency improvements and reducing environmental impacts, while supporting businesses in adopting sustainable practices via structured financing.

High Tech And Green Facility/-i

Up to RM 10mil

Up to 5.00% p.a (Inclusive of Guarantee Fee)

Up to 10 years

(Note: for financing more than RM10 million, will be on case-to-case basis)

Foreign Exchange Contract Limit/-i

- FX Spot
- FX Swaps
- FX Forwards

Daily Investment Account-i

Up to 0.30% p.a.
(Indicative Return)

Trade Finance Solutions

ImportTrades@CIMB

- Documentary Credit/-i
- Inward Bills for Collection/-i
- Shipping Guarantee/-i
- Accepted Bills/-i
- Trust Receipt/-i
- Multi Currency Trade Loan/Financing-i

ExportTrades@CIMB

- Outward Bills for Collection/-i
- Inward Documentary Credit/-i
- Without Recourse Export Financing/-i
- Multi Currency Trade Loan/Financing-i
- Foreign & Domestic Bills of Exchange Purchased/-i
- Banker's Acceptance/Accepted Bills-i

ENERGY PERFORMANCE CONTRACT
FACT SHEET

1. Overview

This financing package supports **Energy Service Companies (ESCOs)** in implementing **Energy Efficiency (EE) and Renewable Energy (RE) projects** under **Energy Performance Contracts (EPCs) and Power Purchase Agreements (PPAs).** It enables ESCOs to acquire equipment, execute energy-saving projects, and generate long-term cost savings.

2. Key Features

Purpose:
- **EE Work:** Financing for energy-efficient equipment, installation, and performance contracting
- **RE Work:** Financing for solar photovoltaic (PV) and renewable energy systems, with excess energy sold to Tenaga Nasional Berhad (TNB) under a PPA

Financing Amount: Up to RM 10 million per SME (for more than RM 10 million, will be on case-to-case basis)

Tenor: Up to 10 years, aligned with contract duration

Interest/Profit Rate: Up to 5%p.a (inclusive of guarantee fee)

Eligibility: Registered ESCOs with a proven track record in EE/RE projects

Payment Structure:
- **EE Work:** Payment via payment via revenue from energy savings of EPC
- **RE Work:** Payment via revenue from energy sales to TNB

Security & Collateral: Based on project viability & payment capacity

3. Why Choose This Financing?

- **Zero Upfront CAPEX for Clients**
  ESCOs can offer a Shared-Saving Model or Guaranteed Saving Model, increasing market adoption
- **Flexible Payment**
  Structured to align with actual savings and revenue
- **Scalable & Sustainable**
  Supports ESCOs in expanding their project pipeline
- **Supports Malaysia's Energy Transition Goals**
  Promotes EE and RE adoption across industries

4. Step-by-Step Application Process

Pre-Screening Check
- Submit company profile, past project experience, and financials
- Confirm compliance with financing eligibility criteria

Project Proposal & Financial Projections
- Provide a detailed project plan, EPC/PPA agreements
- Submit financial projections covering the full financing tenor

Credit Assessment & Approval
- Bank evaluates payment capacity, projected energy savings / sales, and sensitivity analysis
- Approval is based on financial viability

Financing Disbursement
- Upon approval, funds are disbursed based on agreed milestones
- ESCO proceeds with equipment procurement, installation, and implementation

Project Monitoring & Payment
- Periodic reporting on energy savings and revenue generation
- ESCO pays the financing through structured payments as per the agreed terms

5. Contact Us

For more information, log on to www.cimb.com.my, email bizready@cimb.com or call 1300 888 828 or visit any of our CIMB branches nationwide.

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