HSBC Sustainability Improvement Loan (SIL) with Hong Kong Green Organisation Certification (HKGOC)

At HSBC, we're continuously exploring new and impactful ways to incentivise and support our customers on their sustainability endeavours. To expand the range of sustainable finance options available to mid-market and smaller businesses in the early stages of their sustainability journeys, we've introduced **Energywi$e** and **Wastewi$e Certificates under Hong Kong Green Organisation Certification (HKGOC)** into our HSBC Sustainability Improvement Loan programme.

What are the Energywi$e and Wastewi$e Certificates?

The Energywi$e and Wastewi$e certificates aim to benchmark the environmental actions of organisations in energy efficiency and waste management. These certificates are part of the HKGOC, led by the Environmental Campaign Committee (ECC) alongside the Environment and Ecology Bureau and in conjunction with nine industrial and public organisations.

The certification scheme aims to encourage participants to adopt environmental practices across a range of areas, and recognises their efforts and commitment to the environment. Please visit hkgoc.gov.hk/en-hk/index.html for further details.

Benefits for getting the certificates

- Contribute to environmental protection through energy saving and waste reduction
- Receive free-of-charge sustainability certificates that are widely recognised in Hong Kong
- Save costs through the efficient use of energy and resources
- Showcase your sustainability performance to stakeholders, including customers
- Obtain technical assistance with waste reduction and recycling practices (Wastewi$e) and support on energy saving practices (EnergyWi$e)
- Take a step towards being granted the Hong Kong Green Organisation title (visit hkgoc.gov.hk/en-hk/index.html for details)
- As a certificate holder, receive bonus points when participating in the Hong Kong Awards for Environmental Excellence (HKAEE)*

*Applicants who possess valid Wastewi$e or Energywi$e Certificate of Hong Kong Green Organisation will earn 1 bonus point per Certificate. For details, please visit hkaee.gov.hk/schemes.php.

HSBC

Eligibility

- You can engage with HKGOC independently to apply for the certificates (hkgoc.gov.hk/en-hk/apply-now.html)
- Once you have obtained an HKGOC Membership Number, you may be eligible for converting your existing facility or entering into a new SIL-HKGOC facility with us, assuming you meet all other eligibility criteria
- The HSBC SIL programme is available for a range of business loan and trade finance products, and the cost of borrowing can be linked to your sustainability performance
- By enrolling in the certification scheme and completing the assessment upon application, you will get results assigning you one of three levels of certification (Basic, Good, and Excellent). You may qualify for better interest rates if your certification level improves in line with the agreed targets. Similarly, your interest rate may increase if your certification level declines

If you are interested, please check with your HSBC representative to understand if your business meets eligibility requirements.

Reminder: "To borrow or not to borrow? Borrow only if you can repay!"

Today HSBC finances a number of industries that significantly contribute to greenhouse gas emissions. We have a strategy to help our customers to reduce their emissions and to reduce our own. For more information visit hsbc.com/sustainability.

HSBC