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RHB AND CAGAMAS EXPAND ACCESS TO GREEN HOMES WITH NEW CONVENTIONAL FINANCING SCHEME

The scheme offers up to 110% of financing for green-certified residential properties

Kuala Lumpur – RHB Banking Group (“RHB” or the “Group”) and Cagamas Berhad (“Cagamas”), the National Mortgage Corporation of Malaysia, through its sister company Cagamas SRP Berhad (“Cagamas SRP”), today introduced a new conventional Green Home Financing scheme that provides Malaysians with up to 110% financing for residential properties that carry recognised green building certifications. The scheme is designed to reduce upfront cash requirements by offering 100% financing for the property value plus an additional 10% for Mortgage Reducing Term Assurance or Takaful.

The partnership makes certified green homes accessible to a wider segment of Malaysians. By extending financing to more homebuyers for primary market properties, the financing scheme broadens access to sustainable living and ensures that green-certified homes are no longer viewed as a premium option reserved for the affluent.

Jeffrey Ng Eow Oo, Managing Director, Group Community Banking, RHB Banking Group said, “Many Malaysians want homes that are comfortable, efficient and better for the environment, but affordability often gets in the way. This collaboration helps close that gap. Our focus is on giving communities innovative financial solutions that genuinely address their needs while supporting long term, sustainable living. By expanding access to certified green homes, we are helping more Malaysians make choices that benefit their families today and their future tomorrow.”

This initiative is aligned with RHB’s PROGRESS27 corporate strategy, which embeds sustainability across the Group’s business priorities. It also reflects the principles outlined in RHB’s Sustainable & Transition Finance Framework (STFF), one of the enablers supporting customers through their sustainability and transition needs. Under PROGRESS27, RHB is committed to mobilising RM90 billion in Sustainable Financial Services (SFS) by 2027. As at December 2025, the Group’s cumulative SFS reached over RM59 billion, representing close to 66% of its target.

“At Cagamas, our priority is to strengthen Malaysia’s housing financing ecosystem by supporting solutions that meet the evolving needs of homebuyers. Our collaboration with RHB not only encourages the growth of green-certified homes, but also supports lenders ready to offer responsible, forward-looking products. Building on the success of earlier guarantee schemes such as Skim Rumah Pertamaku, Skim Perumahan Belia and the First Home Mortgage Guarantee Programme, all of which have enabled more than 100,000 Malaysians to own their first homes, the Green Mortgage Guarantee Programme (Green MGP) adds a new dimension of environmental responsibility. It provides financial institutions with a valuable risk-mitigation tool to advance ESG-aligned lending, while giving homebuyers improved financing options for sustainable properties,” said Kameel Abdul Halim, President/Chief Executive Officer of Cagamas Berhad.

For more information, please visit <https://www.rhbgroup.com/personal/home-loan/green-home-financing-guarantee-programme/index.html> or visit any RHB Bank branch nationwide.