

## REHDA Selangor Webinar Sustainable & Inclusive Financial Support for Housing Development

Date : 13 July 2021

Time : 10.00am to 11.30pm

REHDA Selangor Webinar Series  
**SUSTAINABLE & INCLUSIVE FINANCIAL SUPPORT FOR HOUSING DEVELOPMENT**

COMPLIMENTARY FOR REHDA MEMBERS

**TUESDAY  
13 JULY 2021  
10:00AM-  
11:30AM**

Join us for a spotlight discussion with senior leaders from the banking sector regarding banks' role in property development industry, against the impact of COVID-19. With polling and Q&A functionality available to allow for full participation between audience and speakers, this webinar will provide insights into the following topics within the property development industry:

- + Navigating property development businesses throughout pandemic
- + Opportunities and Expansion of lending in the new norms
- + Outlining new emerging trends for continuous survival in current climate
- + What is in store for the industry within Selangor over the next year?

**SPEAKERS**

**Daniel Cheong**  
Head of Consumer Banking Malaysia  
CIMB BANK

**Charles Sik**  
Managing Director Personal Financial Services  
Hongleong Bank

**Jason Wong Seong Kuan**  
Managing Director, Business Banking, CFS Malaysia  
Maybank

**Yew Teik Beng**  
Head, Business Banking Malaysia  
CIMB BANK

**MODERATORS**

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**Dato' Edward Chong Sin Kiat**  
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Register  
Organized By  
REHDA SELANGOR

<https://forms.gle/nYHxribiDHoQ8cjv5>

For more information, please contact Pn. Hariza at 03 -78064853/60 or email at hariza@rehda.com

### Registration Information

Total Registration Number : 273

Number of registrants who logged in to watch : 224

Top 3 companies with most employees registered :

- 1) MKH Berhad
- 2) Uda Land Sdn Bhd
- 3) Mah Sing Berhad, MCT Berhad, Ayer Holding Bhd, Must Ehsan Sdn Bhd

## **Polling result**

Number of registrants who poll : 119

1. Are you/your company satisfied with your bank's efforts to alleviate COVID-19's impact within the property development industry?



2. Many banks are raising awareness amongst corporate customers to assist them by providing top-notch digital offerings and servicing. In the new norm era, are they good enough?



3. Based on your experience with your bankers throughout the pandemic era to date, would you consider switching any of your banks in the next 6 months?



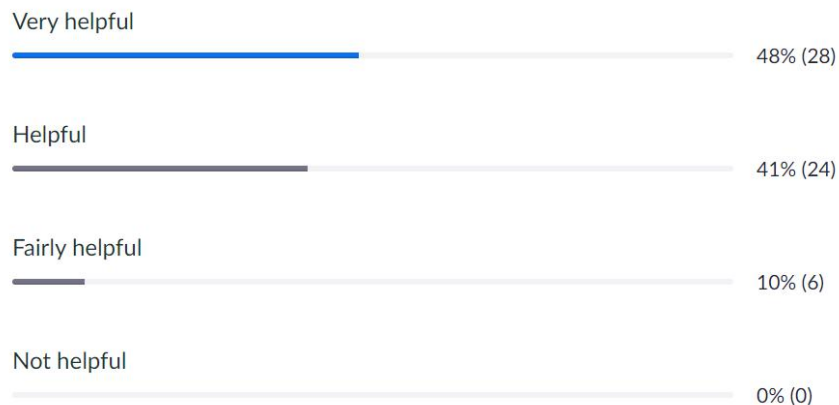
4. COVID-19 has reset or changes the goals of many property developers. Have you/your company discussed this reset/changes with your banks?



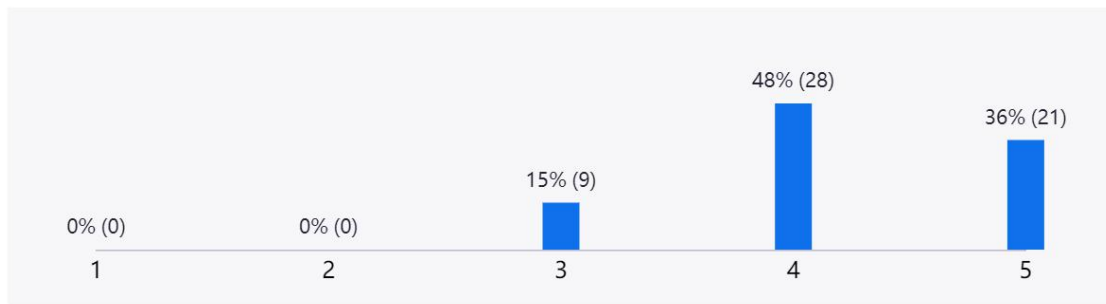
## **Survey Result :**

Number of survey Received : 58

1. Do you find this webinar topic helpful to your organisation?



## 2. How would you rate the presenter on the subject matter?



## 3. Was the event length too long, too short or about right?



## 4. Do you have any other suggestions or comments to help us improve our future webinar?

- The session by Charles Sik was interesting - would have been good if he was given more time to speak on Green Financing as sustainability is a new practice under MCCG 2021.
- Could bring out and further discuss regarding the relevant suggestions from the attendees which is mostly are from property development perspectives on how to tackle each aspect during this new norms.
- Q & A session is a bit rushing
- Please kindly alert more participants awareness of this webinar
- Well done. Good arrangement.
- Start the webinar on time
- Try to categorize the Q&A and answer all the questions
- To provide slides prior to webinar
- timekeeping

**5. If a fee of RM50 is charged in future to facilitate the event such as this (for example to invite well-versed experts, CDP points and other industry-related points) would you still like to participate?**



**6. What topic/event would you like REHDA Selangor to organise/explore in future that would benefit your organisation?**

- how is ESG going to impact the housing industry and who is going to rate the ESG compliance
- Green Financing
- Minimal costing in marketing activity despite of new norms
- any topic in development
- tax matters
- Property development market
- unstock balance
- How to target foreigner buyers during pandemic?
- About big data analysis
- Bumi quota issue
- discussion on the property access/overhang solutions
- Banking relationship and township development
- project & infra costing
- Green Incentive for Residential Property

**Top 3 suggestions to improve the webinar:**

- To Provide more time for Q&A
- The timing should on time
- To provide more slide after webinar

## Q & A:

1. For Developers' better project planning, is there any product type and locations where the banks are no longer focusing/already maxed out their end financing line?

2. Have you accommodated more Developers' request to negotiate loan restructuring during lockdown or withdraw/suspend facilities to date – any statistics?

3. Questions:

Yip Gui Fong - How do HLB rate developer ESG rating?

Lee Swee Kheng - Can HLB share its Green Assessment criteria?

Seth Lim -To Charles, can please share what are the 30/35 ESG criteria?

TAN GL-How do Maybank rate developer ESG rating?

Albert Kok – Is there any ESG guideline on mangrove site development set by bank in Malaysia

4. For Developers' better development/targeted end financing planning, which sector appetite are now Restricted/Forbidden/Un-investable by banks? (e.g. aviation, theme parks, etc)

5. With estimated RM11b loss for every month of property development and construction inactivity since MCO, are there any plans for banks to extend Moratoriums that already provided to SMEs, to corporates as well?

6. Property title security: Some purchasers are refusing to perfect the transfer of property titles (especially strata titles which tend to be issued after purchasers took vacant possession). Would it be possible for banks to incorporate a new product facility into purchaser's loan agreements, so that the purchaser's obligations to end financier is executed and that banks' interest is secured without affecting the purchaser loan margin?

7. Any update on MITI status ?

8. Do banks prefer landed property to highrise ?

9. During these tough times, it appears that Rent-to-own (RTO) schemes would be able to help more people own homes. RTO is not a new concept for Developers but with its set of challenges.

a) Any special loan packages to Homebuyers willing to take on RTO schemes, to encourage for Developers adopting RTO?

b) Any incentive from banks to Developers for integrate RTO in their ongoing projects?

10. In the current climate, what project type / product type are banks most likely to decline / reduce financing for?

11. Amid challenging time now, what is banks' current position of providing bridging & commercial loans to Developers for the next 6 months – has the requirements goalpost been moved, more relaxed or stringent?
12. Juan Wong-What is your bank's risk appetite / limit allocations for developments in other non core states such as Pahang, Melaka or Kedah?
13. Jae Bong- if there is a strong financial background applicant wish to buy and get loan for 3 unit of commercial shops in the same time, one of the bank told us its challenge due to bank standard deviation. How could we do to get the loan approved for the 3 loan application?
14. Jae Bong- For those getting moratorium waiver from your bank, will they be marked as "least capable / credible borrower" in your book of records?
15. Alan-In view of the ong-going MCO, will the banks consider the E-signing of Loan Agreement?
16. dzulkeflee khairuddin - can the panels give your three main criteria for a property project you would most likely want to finance for the next 2-3 years? thank you
17. CK -Hi, what and how can banks play more active role in providing assistance to foreigner buyers' end financing, especially to applicants from China? Thanks