UOB

UOB Sustainability-Linked Advisory, Grants & Enablers (SAGE) Programme

THE DIGITAL BANKER GLOBAL SUSTAINABLE FINANCE AWARDS 2025
BEST WHOLESALE/TRANSACTION BANK FOR SUSTAINABLE FINANCE - SOUTH EAST ASIA

BEST BANK FOR SUSTAINABLE FINANCE 2025
GLOBAL FINANCE UOB

ESG BUSINESS AWARDS 2024
Cross-Sector Collaboration Award - Singapore
UOB

CorporateTreasurer AWARDS 2024
Best Strategies & Initiatives
Best ESG Initiative
Winner
UOB

In partnership with:

Enterprise Singapore

Right By You

UOB SAGE: Supporting SMEs Towards Sustainability

What is Sustainability-linked Financing?

Sustainability-linked financing is a financing solution that aligns financial incentives with a company's commitment to sustainability. Unlike traditional loans, the terms of sustainability-linked financing are tied to the achievement of specific Sustainability Performance Targets (SPTs), measured by Key Performance Indicators (KPIs). When SPTs are met or exceeded, businesses may enjoy favorable terms like a lower interest rate.

5 Five Core Components of Sustainability-linked Financing

1. Choose KPI(s) that are relevant and material to your business
2. Set ambitious SPT(s) that represent an improvement beyond the norm
3. Link economic outcomes to the achievement of SPT(s)
4. Monitor and report on progress
5. Obtain independent verification for KPI-SPT(s) to ensure credibility

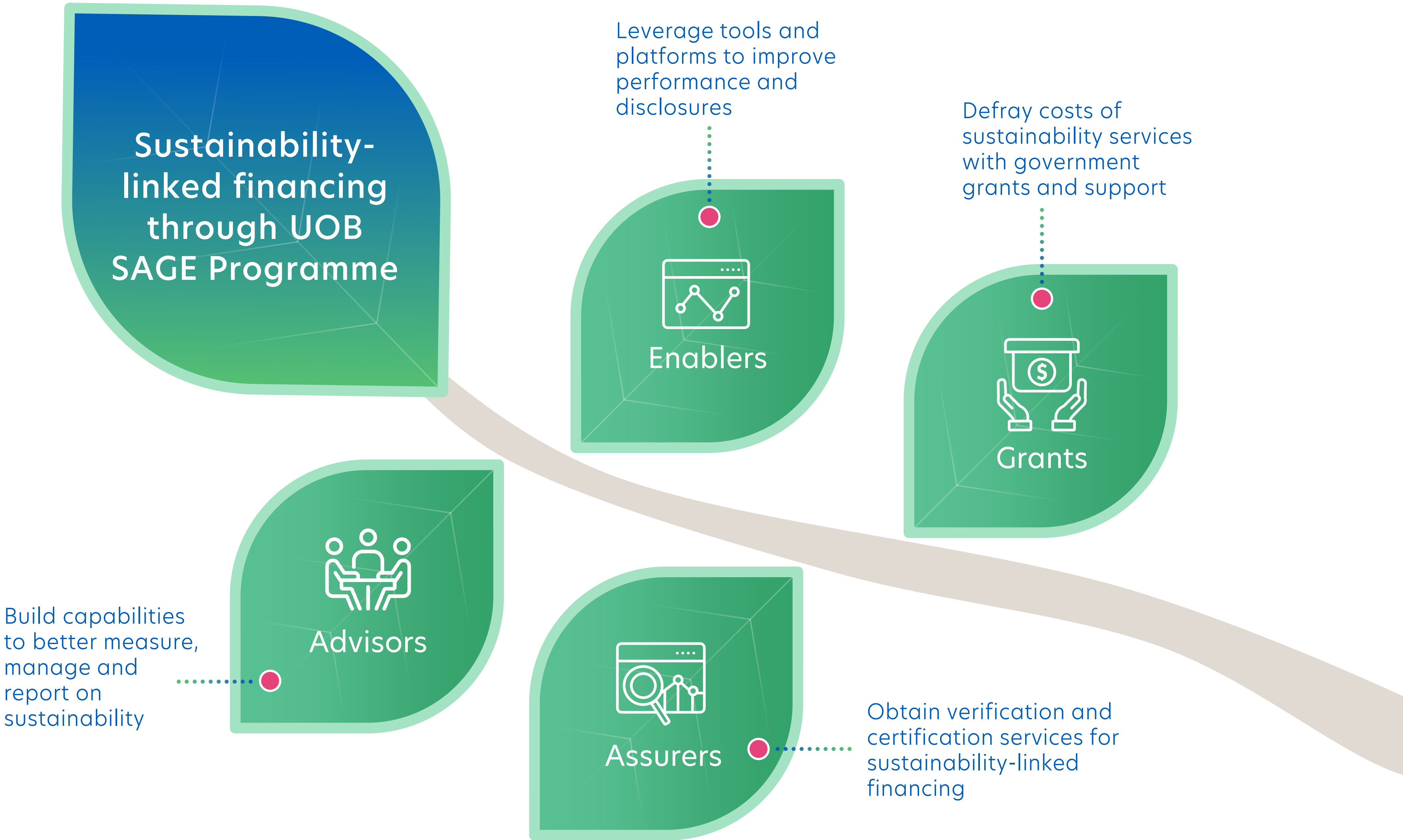
What is UOB SAGE?

UOB SAGE simplifies sustainability-linked financing for SMEs, encouraging them to meet pre-agreed SPTs. Through partnership with Enterprise Singapore and our network of sustainability experts, we assist SMEs in enhancing sustainability practices efficiently, saving time and resources.

Press Release

- UOB wins at ESGBusiness Awards 2024 for effective cross-sector collaboration
- UOB wins at CorporateTreasurer Awards 2024 for Best ESG Initiative

Key Features



Benefits

- Access discounted services from specialised sustainability partners
- Reduce time and expenses associated with setting SPTs
  (Validated by independent Second Party Opinion (SPO) provider, ERM)
- Enjoy financial incentives for meeting annual SPTs

Choose from our selection of Sustainability Performance Targets (SPTs) options and advance towards sustainability

Step 1 Select your pre-set SPT(s)

Step 2 Select your preferred partner and solution

Option 1 Reduction of Greenhouse Gases (GHG) Emissions

SPT

✓ Reduce Scope 1 and 2 GHG Emissions (Absolute/ Intensity) with reference to climate science

Partner	Core Solutions	Indicative Fee: Preferential Rate	Indicative Fee: After Grant*, As Low As	Indicative Time	*Grants Available
Paia from CBRE	GHG Advisor *Determine baseline GHG, set targets and formulate decarbonisation roadmap*	~S$28,000	~S$8,400	~12 - 16 weeks	Enterprise Development Grant (EDG), by EnterpriseSG *Supports projects that upgrade, innovate, grow and transform businesses* • Up to 70% of eligible costs
convene esg Distributed by: M1	ESG Digital Platform - Core *Collect ESG data, track progress, benchmark, align with standards and produce reports*	~S$10,000 per year	~S$3,000	~6 - 8 weeks	
	ESG Digital Platform - Prime	~S$20,000 per year	~S$6,000	~10 weeks	
	Smart IoT Solutions *Plug-and-play solutions to facilitate automation, productivity and energy efficiency*	Complimentary, with sign up of Convene ESG		1 day	
pwc	Carbon Management Masterclass *Training on carbon footprinting, decarbonisation and more*	S$1,600 per participant	S$480 per participant	16 hours	Enterprise Sustainability Programme (ESP), by EnterpriseSG *Subsidy for training courses* • Subsidised price of S$480, limited to 3 participants per eligible entity
	GHG Assurance *External audit on GHG emissions*	~S$12,000 - 40,000	Fully subsidised	~6 - 12 weeks	MAS Sustainable Loan Grant Scheme (SLGS) *Supports validation of the loan's sustainability credentials* • 100% of verification expenses, capped at S$125,000

Option 2 Certification of Management System

SPT

✓ Obtain a certified ISO Management System

Partner	Core Solutions	Indicative Fee: Preferential Rate	Indicative Fee: After Grant*, As Low As	Indicative Time	*Grants Available
TÜV SÜD	Implementer Workshop *Understand the respective ISO Management System Standard requirements and learn how to implement it*	~S$1,800 per participant	~S$540 per participant	4 days	Enterprise Development Grant (EDG), by EnterpriseSG *Supports projects that upgrade, innovate, grow and transform businesses* • Up to 70% of eligible costs
	Certification Audit *External audit to a particular ISO Management System Standard*	~S$3,000 - 25,000	~S$900 - 7,500	~3 - 20 days	

Option 3 Improvement of ESG Rating

SPT

✓ Improve ESG Score/ Rating over time

Partner	Core Solutions	Indicative Fee: Preferential Rate	Indicative Fee: After Grant*, As Low As	Indicative Time	*Grants Available
CDP	Environmental Disclosure and Score *Report through CDP disclosure platform using CDP's globally-recognised climate change questionnaire*	US$3,100 - 7,300 (~S$4,225 - 9,950)^	S$1,477 (eligible participants will be billed S$443 and the remaining will be covered by Enterprise Singapore)	Per annual cycle 2024 CDP disclosure timeline: 4th June - 18th September	Catalysing Sustainability in Singapore's SMEs Programme *Supports businesses in reporting environmental disclosures through CDP's questionnaire framework* • Up to 70% of eligible costs for first year of disclosure only
	Reporter Services (excluding disclosure fee) *Tailored support, enhanced data access, insights and additional tools*	US$14,200 (~S$19,354)^	S$9,380 (eligible participants will be billed S$2,814 and the remaining will be covered by Enterprise Singapore)		

^ Approximate figures in S$ equivalent, fee is billed in US$ and is subject to prevailing exchange rate.

Contact Us
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