



恒生銀行  
HANG SENG BANK

商業銀行  
COMMERCIAL  
BANKING

## Hang Seng SME Loan Online Application The Speed Your Business Needs

Apply Hang Seng Business Loan  
with approval-in-principle  
results in 3 minutes



1 Click  
2 Submit  
3 Minutes to Results

Hang Seng Business Loan helps you stay ahead of challenges with the speed your business needs, bringing immediate financing solutions for you to master growth opportunities and achieve your business goals!

Apply Business Loan through the [Hang Seng Business Online Application Platform](#), the approval-in-principle result will be available in 3 minutes.

### Business Loan Major Features



Loan amount up to **HKD2,000,000**



Besides Instalment Loan, the option of Overdraft Facility helps you meet unexpected financial needs



Instalment loan repayment period of up to 60 months; No asset as collateral or financial reports required<sup>1</sup>; **To get the approval-in-principle result in 3 minutes<sup>2</sup>**



Submit application and upload documents online; Complete **digital ID verification to e-Sign the loan documents<sup>3</sup>** online



#### Application offer:

Customers who successfully apply for the Business Loan from 1 January - 30 June 2023 through [Hang Seng Business Online Application Platform](#) can enjoy below offers<sup>(i)</sup>:

- **50% off handling fee for Instalment Loan**

- **50% off monthly fee for Overdraft Facility**

Apply now: Please Call 2198 8022 (Select language then press 2) or contact Hang Seng Relationship Manager

**Remarks:**

1. Hang Seng Bank Limited ("Hang Seng") reserves the right to request any further supporting documents / information.
2. 3-minute approval-in-principle approval service is only applicable to the online applications for Hang Seng Business Loan ("Business Loan") received by Hang Seng from 6:45am to 9pm on Mondays to Fridays, and from 6:45am to 6pm on Saturdays, Sundays and public holidays, and subject to the accuracy of information provided by customers, the devices and internet performance of customers, the availability and stability of the bank's related systems and servers, as well as the credit reference agency's services. Hang Seng reserves the right for providing the service. For the online applications without 3-minute approval-in-principle approval results provided, the bank would contact the applicants in two working days. 3-minute approval-in-principle approval result is generated according to the information provided by applicants in online application, the internal records of Hang Seng and credit information provided by credit reference agency. The 3-minute approval-in-principle approval result is subject to the supporting documents provided by applicant and final review and approval by Hang Seng. Hang Seng reserves the right for approving a lesser amount of the 3-minute approval-in-principle approval result or reject the application without giving any reason therefor.
3. The digital ID verification and e-Sign service is subject to the devices and internet performance of customers, the availability and stability of the bank's related systems and servers. Also, the applicant's connected party(ies) has/ have to be physically located in Hong Kong when completing digital ID verification and e-Sign. Hang Seng reserves the right for providing the service.

**Terms and Conditions for 50% off handling fee for Business Loan Instalment Loan and monthly fee for Business Loan Overdraft Facility:**

- (i) 50% off handling fee for Business Loan Instalment Loan and monthly fee for Business Loan Overdraft Facility are only applicable to commercial customers applying for Business Loan Instalment Loan/ Overdraft Facility through Hang Seng Business Online Application Platform from 1 January to 30 June 2023 and in condition that the Business Loan Instalment Loan/ Overdraft Facility has been successfully approved and drawn down/ effective within 3 months from the date of application ("Eligible Customers of Business Loan").
- (ii) The handling fee for Business Loan Instalment Loan will be charged by way of further finance. The prevailing handling fee and the privileged handling fee enjoyed by Eligible Customers of Business Loan are as follows:

Tenor (months)	6-12	13-24	25-36	37-48	49-60
Prevailing handling fee charged on the original loan amount	0.5%	1.0%	1.5%	2.0%	2.5%
Privileged handling fee charged on the original loan amount	0.25%	0.5%	0.75%	1.0%	1.25%
- (iii) The prevailing monthly fee for Business Loan Overdraft Facility is 0.2% on the limit. Eligible Customers of Business Loan can enjoy the privileged monthly fee of 0.1% on the Limit.

**General Terms and Conditions:**

- (iv) No person other than the customer and Hang Seng (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
- (v) These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- (vi) These Terms and Condition are subject to prevailing regulatory requirements.
- (vii) Hang Seng reserves the rights to suspend, alter or terminate the above offer and amend relevant terms and conditions at any time without prior notice. In case of any disputes, Hang Seng reserves the right of final decision

In case of any discrepancy between the English and Chinese versions of the above content, the English version shall prevail.