



恒生銀行  
HANG SENG BANK

商業銀行  
COMMERCIAL  
BANKING

## Hang Seng Fully Supports SMEs with Relief Measures

Enjoy a 6-month principal repayment deferral for secured commercial loans/property loans, a payment period extension for trade loans, plus other credit financing offers!

### Hang Seng Temporary Relief Measure Program

Hang Seng Bank is always a staunch supporter of SMEs. We understand that businesses are facing many challenges under the current environment and have therefore rolled out the following relief measures and offers on SME Financing Guarantee Scheme as detailed below.

#### 1. Principal Repayment Deferral

Eligibility	All industries are welcomed Existing Commercial Banking customers
Facility Type	Property mortgage loan, secured commercial loan and loan under SME Financing Guarantee Scheme ("SFGS")
Relief Measures	6 months Principal Moratorium to defer principal repayment for up 6 months, which can be renewed for another 6-month period to provide a total extension of 12 months.  Tenor extension for corresponding periods can be arranged if needed
Application or Enquiries	1. Contact Hang Seng Relationship Manager 2. Email: <a href="mailto:supportsme@hangseng.com">supportsme@hangseng.com</a> 3. Call 2198 8000 (After selecting language, press 1> 1> 3> 2)

#### Notes:

- (1) Application of relief measures for different facility types and loan amount are subject to their respective documentation requirement (include but not limited to bank statement from past 2 months with major banker), approval flow and application process. Hang Seng Bank Limited ("Hang Seng") reserves the right to request any further supporting documents/information.
- (2) These relief measures would be reviewed and updated according to latest market and internal measures, please refer to our relationship manager for detail, email [supportsme@hangseng.com](mailto:supportsme@hangseng.com) or call 2198 8000 for enquiries.
- (3) For customers that do not meet the stated eligibility criteria, the bank will assess on a case-by-case basis and will tailor a suitable solution to meet their needs (if applicable).
- (4) Application period open until 30 June 2020
- (5) These terms and conditions are subject to prevailing regulatory requirements, the customer application document shall prevail. Hang Seng reserved the right of final decision.

## 2. Trade loan tenor extension

Eligibility	All industries are welcomed Existing Commercial Banking customers with trade loan facilities
Facility Type	Trade finance products include: Import Trade Loan, Export Trade Loan, Packing Loan, Order Packing Loan and Loan for Settlement of Bills under Import Documentary Credit or Documentary Collection.
Relief Measures	Trade loan tenor extension by 30 to 60 days.
Application or Enquiries	1. Contact Hang Seng Relationship Manager 2. Email: <a href="mailto:supportsme@hangseng.com">supportsme@hangseng.com</a> 3. Call 2198 8000 (After selecting language, press 1> 1> 3> 2)

### Notes:

- (1) Application of different facility type and loan amount are subject to respective documentation requirement (include but not limited to trade bill statement from past 2 months), approval criteria and application process. Hang Seng Bank Limited ("Hang Seng") reserves the right to request any further supporting documents/information.
- (2) Trade finance (include import / export) approval will take reference from the total financing tenor, please contact our Relationship Manager or Relationship Manager of Global Trade and Receivables Finance for detail.
- (3) These relief measures would be revised and updated according to latest market and internal measures, please refer to our Relationship Manager for detail, email [supportsme@hangseng.com](mailto:supportsme@hangseng.com) or call 2198 8000 for enquiries.
- (4) Services and offers are subject to terms and conditions on customer application form. Hang Seng reserves the right of final approval.

## 3. SME Financing Guarantee Scheme ("SFGS")

Hang Seng is proactive in reinforcing its support of SMEs in Hong Kong by introducing a range of relief measures. From now to 30 June 2020, customers who apply for SME Financing Guarantee Scheme will continue to receive full guarantee fee subsidy, capped at HKD100,000.

	80% Guarantee Product	90% Guarantee Product
Facility Type	Instalment Loan; Term Loan; Revolving Loan; Overdraft Facility; Trade Facility	Instalment Loan; Term Loan
Maximum Facility Amount	HKD18,000,000	HKD8,000,000
Maximum Guarantee Period	7 years	5 years (with an option of principal moratorium for up to the first 6 months)
Application Privileges	Enjoy <b>up to HKD100,000 Guarantee Fee Subsidy</b> , and successful applications for trade facilities under SFGS can enjoy an extra <b>HKD5,000 Trade Service Fee Discount Coupons</b> .	Enjoy <b>Full Handling Fee Waiver</b> and <b>Full Guarantee Fee Subsidy</b>
Application or Enquiries	1. Contact Hang Seng Relationship Manager 2. Email: <a href="mailto:supportsme@hangseng.com">supportsme@hangseng.com</a> 3. Call 2198 8000 (After selecting language, press 1> 1> 3> 2)	

### Notes:

- (1) The SFGS is provided by The HKMC Insurance Limited ("HKMCI"). A guarantee fee will be applied and is subject to the credit facility amount, bank interest rate and the guarantee coverage as determined by the HKMCI from time to time. For details, please visit the website of the HKMCI.
- (2) The privileges are applicable to customers who submit their applications under SFGS until 30 June 2020 and the related loans are approved and drawn down / effective on or before 31 October 2020 ("Eligible Customers").
- (3) If the customer chooses to settle the guarantee fee on annual basis, only the first year annual guarantee fee will be subsidized.
- (4) These terms and conditions are subject to prevailing regulatory requirements. For details, please refer [hangseng.com/sfgs\\_promo](https://hangseng.com/sfgs_promo). Hang Seng reserved the right of final decision.

## 4. Hang Seng Business Loan

Features	<ul style="list-style-type: none"> <li>• Loan amount of up to HKD2,000,000</li> <li>• No collateral or financial reports required</li> <li>• Choice of 2 financing options: Instalment Loan(Up to 60 months) or Overdraft Facility</li> <li>• Allow you to sign up and create profile online to fill in the online application form of Business Loan at any time and upload the required documents via Hang Seng Business Online Application Platform</li> </ul>
Application privileges & relief measures	<p><b>New Business loan application</b> Successfully apply for the Business Loan on or before 30 June 2020 through Hang Seng Business Online Application Platform to enjoy full handling fee waiver.</p> <p><b>Existing business loan SME customer</b> 3 months Principal Moratorium to defer principal repayment. Corresponding tenor extension up to 6 months could be facilitated if need.</p>
Application or Enquiries	<p><b>New Application</b></p> <ul style="list-style-type: none"> <li>• Via Hang Seng Business Online Application Platform : <a href="https://hangseng.com/bizloan">hangseng.com/bizloan</a></li> <li>• Call 2198 8000 (After selecting language, press 1&gt; 1&gt; 3&gt; 2) via "LinkScreen" Services</li> </ul> <p><b>Existing customer</b></p> <ul style="list-style-type: none"> <li>• Contact Hang Seng Relationship Manager</li> <li>• Email : <a href="mailto:supportsme@hangseng.com">supportsme@hangseng.com</a></li> <li>• Call 2198 8000 (After selecting language, press 1&gt; 1&gt; 3&gt; 2)</li> </ul>

### Notes:

- (1) Application of different facility type and loan amount would subject to respective documentation requirement (include but not limited to 2 months bank statement of major banker, latest rental payment record and or MPF contribution record), approval flow and application process. Hang Seng Bank Limited ("Hang Seng") reserves the right to request any further supporting documents/information.
- (2) The privileges are only applicable from now until 30 June 2020 ("Promotion Period") to commercial customers applying Hang Seng Business Loan ("Business Loan") through Hang Seng Business Online Application Platform or LinkScreen service via our hotline and on 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 Customer").
- (3) These terms and conditions are subject to prevailing regulatory requirements. For detail please refer <https://www.hangseng.com/cms/emkt/pmo/grp04/p02/chi/index.html>. Hang Seng reserved the right of final decision.

**To borrow or not to borrow? Borrow only if you can repay!**