



恒生銀行  
HANG SENG BANK

商業銀行  
COMMERCIAL  
BANKING

88 YEARS  
自一九三三  
SINCE 1933

# 恒生中小企「極速貸款」

申請網上辦妥，更快更方便



網上成功申請可享  
手續費及月費優惠

親愛的客戶：

貴為恒生中小企「極速貸款」(「極速貸款」)特選客戶，本行誠邀貴公司申請**分期貸款再提用計劃**<sup>(1)</sup>，提用已償還之本金，助你靈活周轉，在爭分奪秒的營商路上，把握每個發展機遇，極速取勝。

## 分期貸款再提用計劃的特點：

- 再提用已償還之貸款本金<sup>(1)</sup>
- 延長還款期至長達60個月<sup>(2)</sup>
- 每月平息低至0.25%<sup>(3)</sup>
- 毋須資產作抵押品及提供財務報表<sup>(4)</sup>

於推廣訊息發出日起計1個月內經恒生商業網上申請平台成功申請「極速貸款」分期貸款再提用計劃之客戶，可專享以下優惠<sup>(1)</sup>：

❖ 分期貸款**手續費全免**

❖ 同時選用備用透支服務可享**首年月費全免**

## 申請手續簡便！

📄 登入 [hangseng.com/bizloan](https://hangseng.com/bizloan) 申請

📞 查詢熱線：2198 8022

**備註：**

- (1) 現有恒生中小企「極速貸款」(「極速貸款」)客戶，並已償還分期貸款期數達6期或以上(不包括免還本金之首3期，如適用)，即可申請分期貸款再提用計劃。有關申請必須通過恒生銀行有限公司(「恒生」)一般信貸審批程序。為免混淆，恒生有絕對酌情權拒絕任何申請或批出較申請機構所申請為低之貸款額及保留權利隨時調整貸款額、利率、收費及其他條款及細則而毋須給予任何理由。最終批核之貸款額、利率、收費及其他條款及細則，以客戶所接納並簽署之有關貸款文件為準及恒生保留最終批核之權利。
- (2) 還款期不可少於現有「極速貸款」分期貸款的剩餘還款期數。
- (3) 以HKD2,000,000貸款額、36個月還款期、貸款額之0.6%作為手續費及客人沒有選擇首3個月延遲償還本金為例，每月平息0.25%之實際年利率為6.26%。以上計算只作參考之用，有關「極速貸款」分期貸款的實際年利率之參考，請瀏覽hangseng.com/bizloan\_cal。所有實際年利率乃依據銀行營運守則所設定之淨現值計算方法計算。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費(如適用)。分期貸款之每月還款額將進至毫位計算。每月還款金額中本金及利息之比例按「78法則」之方程式計算。
- (4) 恒生保留權利要求客戶提供任何有關證明文件/資料之權利。

**優惠條款及細則：**

- (i) 上述推廣優惠只適用於接獲推廣訊息之商業客戶，並須於推廣訊息發出日起計1個月內經恒生商業網上申請平台申請「極速貸款」分期貸款再提用計劃及於申請日期起計3個月內成功獲批核並提取/生效之「極速貸款」分期貸款/備用透支(「合資格客戶」)。
- (ii) 合資格客戶可獲得分期貸款手續費半免優惠，若同時選用備用透支服務可享首年月費全免優惠(現時月費為透支額之0.2%)。分期貸款手續費按總貸款額(包括現時貸款結欠及再提用部分)計算並將以加借方式收取。現時「極速貸款」分期貸款之手續費及此推廣之優惠如下：

還款期(月)	6-12	13-24	25-36	37-48	49-60
現行之手續費	0.4%	0.8%	1.2%	1.6%	2.0%
手續費半免優惠	0.2%	0.4%	0.6%	0.8%	1.0%

**一般條款及細則：**

- (i) 除客戶及恒生(包括其繼承人及受讓人)以外，並無其他人士有權按《合約(第三者權利)條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
- (ii) 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
- (iii) 本條款及細則受現行監管規定約束。
- (iv) 恒生保留隨時暫停、修改或終止上述優惠及更改其條款及細則之權利而毋須另行通知。如有任何爭議，恒生保留最終決定權。
- (v) 以上內容之中、英文文本文義如有歧異，概以英文文本為準。

恒生可能就此推廣函向貴公司及/或閣下進行電話促銷，為確保服務質素，有關對話內容將會被錄音。



# Hang Seng Business Loan

Apply online with ease and convenience



Enjoy **handling fee and monthly fee privileges** upon successful application online

Dear Customer,

As our selected Hang Seng Business Loan ("Business Loan") customer, you are cordially invited to **top-up your Instalment Loan**<sup>(1)</sup> to re-borrow the repaid principal amount to bring flexibility for your working capital needs, empowering your business with speed and agility in this rapid changing market and facilitating you to catch every opportunity to win on the fast track.

## Features of the Instalment Loan Top-up Program:

- Re-borrow the repaid principal amount<sup>(1)</sup>
- Extend the repayment period to up to 60 months<sup>(2)</sup>
- Monthly flat rate as low as 0.25%<sup>(3)</sup>
- No assets as collaterals or financial statements required<sup>(4)</sup>

**Successfully apply for the Business Loan Instalment Loan Top-up Program within 1 month from the SMS sent date through Hang Seng Business Online Application Platform to exclusively enjoy the following privileges<sup>(1)</sup>:**

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

❖ **First-year monthly fee waiver** for choosing Business Loan Overdraft Facility concurrently

## Application is Easy!

📄 Apply at [hangseng.com/bizloan](https://hangseng.com/bizloan)

📞 Enquiry hotline **2198 8022**

**Notes:**

- (1) Existing Hang Seng Business Loan ("Business Loan") customers may apply for topping up their Instalment Loans to re-borrow the repaid principal amount under the Instalment Loan of the Business Loan if at least 6 monthly instalments have been repaid (excluding the first 3 monthly instalments with principal repayment waiver, if applicable). Such applications are subject to Hang Seng Bank Limited's ("Hang Seng") usual credit assessment procedures. For avoidance of doubt, Hang Seng has the absolute discretion to reject any application or to approve a loan of a lesser amount than that the customer applied for and reserves the right to revise the loan amount, interest rate, fees and charges and other terms and conditions from time to time without giving any reasons. The final approved loan amount, interest rate, fees and charges and other terms and conditions of the above facility(ies) are subject to the relevant loan documents to be accepted and signed by the customers, and Hang Seng reserves the right of final approval.
- (2) The tenor requested should not be less than the remaining tenor of the existing Business Loan Instalment Loan.
- (3) For illustration, the Annualised Percentage Rate ("APR") for a 36-month Instalment Loan of HKD2,000,000 (including 0.6% handling fee on the loan amount) without deferral of principal repayment will be 6.26% based on a flat interest rate of 0.25% per month. For the reference of APR for the Business Loan Instalment Loan, please visit [hangseng.com/bizloan\\_cal](http://hangseng.com/bizloan_cal). Calculation of APRs is based on the Net Present Value Method in accordance with the Code of Banking Practice. The APRs are expressed as annualised rates and include the basic interest rate and other fees and charges (if applicable). Monthly repayment amount is rounded up to one decimal point. The proportion of loan principal to interest in each monthly instalment is calculated according to the "Rule of 78".
- (4) Hang Seng reserves the right to request any further supporting documents / information.

**Terms and Conditions for the Privileges:**

- (i) The privileges are only applicable to commercial customers who received the promotional SMS, and apply for Business Loan Instalment loan Top-up Program through Hang Seng Business Online Application Platform within 1 month from the SMS sent date and on condition that the Business Loan Instalment Loan / Overdraft Facility has / have been successfully approved and drawn down / effective within 3 months from the date of application ("Eligible Customer").
- (ii) Eligible Customer can enjoy 50% off handling fee for instalment loan and first-year monthly fee waiver for choosing overdraft facility concurrently. The prevailing monthly fee is 0.2% on the limit of overdraft facility. The handling fee of instalment loan will be charged on the total loan amount (including the current loan outstanding and top-up portion) and by way of further finance. The prevailing handling fee of the Business Loan Instalment Loan and the privileges under this invitation are shown as follows:

Tenor (months)	6-12	13-24	25-36	37-48	49-60
Prevailing handling fee	0.4%	0.8%	1.2%	1.6%	2.0%
50% off handling fee	0.2%	0.4%	0.6%	0.8%	1.0%

**General Terms and Conditions:**

- (i) 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.
- (ii) These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- (iii) These Terms and Conditions are subject to prevailing regulatory requirements.
- (iv) Hang Seng reserves the right 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.
- (v) In case of any discrepancy between the English and Chinese version of the above content, the English version shall prevail.

Hang Seng may conduct promotional call on this promotional material. To help monitor our service quality, the related conversation will be recorded.