

優先批核

「中小企融資擔保計劃」
「九成信貸擔保產品」



恭喜！貴為本行特選客戶，由即日起至2025年3月31日，你可經**恒生商業網上申請平台**申請**優先批核貸款額**¹之「中小企融資擔保計劃」下「九成信貸擔保產品」，助你把握發展機會，實現生意目標！成功申請更可享以下限時二重獎！



獎賞 1

手續費全免及高達HKD100,000擔保費資助⁽ⁱ⁾



獎賞 2

所有成功申請並提取「九成信貸擔保產品」的客戶，可享高達HKD3,300現金回贈⁽ⁱⁱ⁾



立即登入**恒生商業網上申請平台**申請



查詢熱線：**2198 8033**

九成信貸擔保產品特點

- 貸款額高達HKD8,000,000
- 毋須資產作抵押品及提供財務報表²
- 分期貸款每月平息低至0.23%³
- 可選擇長達60個月還款期⁴

備註：

- 請致電2198 8033查詢貴公司所獲優先批核之貸款額。「中小企融資擔保計劃」由香港按證保險有限公司（「按證保險公司」）提供。「中小企融資擔保計劃」下「九成信貸擔保產品」（「九成信貸擔保產品」）優先批核貸款額須經過恒生銀行有限公司（「恒生」）及按證保險公司之最終審批，恒生及按證保險公司保留權利批出低於優先批核分期貸款額之額度或拒絕是次申請而毋須任何理由。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。
- 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。
- 以HKD2,000,000貸款額、36個月還款期為例，每月平息0.23%之實際年利率為5.37%。以上計算只作參考之用，有關「九成信貸擔保產品」分期貸款的實際利率之參考，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。
- 恒生商業網上申請平台或恒生商業 e-Banking申請不適用於分期貸款還款期長於60個月的「九成信貸擔保產品」之申請。如申請人申請「九成信貸擔保產品」並選擇分期貸款還款期長於60個月，申請人需填寫商業信貸申請表並提交該申請予客戶經理跟進。若有任何查詢，請聯絡您的專屬客戶關係經理或透過我們的中小企同「恒」貸款專線+852 2198 8033與我們聯絡。

借定唔借？還得到先好借！

條款及細則：

(i) 「九成信貸擔保產品」2025年1月至3月豁免手續費及擔保費資助之條款及細則

(ii) 中小企同「恒」貸款及九成信貸擔保產品2025年1月至3月高達港幣3,300現金回贈之條款及細則

以上內容之中、英文文本文義如有歧異，概以英文文本為準。

Priority Approval

90% Guarantee Product under SME Financing Guarantee Scheme



Congratulations! As our selected Customer, from now until 31 March 2025, you can apply for our 90% Guarantee Product under SME Financing Guarantee Scheme through **Hang Seng Business Online Application Platform** with your **priority approval loan**¹ to help you seize growth opportunities and achieve business goals. Successful application can also enjoy the following limited-time double offers.



Offer 1

Full handling fee waiver and up to HKD100,000 Guarantee Fee Subsidy⁽ⁱ⁾



Offer 2

Up to HKD3,300 cash rebate for successful application and drawdown of the 90% Guarantee Product under SFGS⁽ⁱⁱ⁾



Logon to **Hang Seng Business Online Application Platform** and apply now



Enquiry hotline **2198 8033**

90% Guarantee Product Features

- **Maximum Facility Amount up to HKD8,000,000**
- **No collateral or financial reports required²**
- **Instalment Loan monthly flat rate as low as 0.23%³**
- **Repayment period of up to 60 months⁴**

Remarks:

1. Please call 2198 8033 to enquire your priority approval loan amount. The SME Financing Guarantee Scheme ("SFGS") is provided by the HKMC Insurance Limited ("HKMCI"), a wholly-owned subsidiary of the Hong Kong Mortgage Corporation Limited ("HKMC"). The facility type, maximum facility amount, and maximum guarantee period are set in accordance with the scheme features determined by HKMCI. A guarantee fee will be charged and is subject to the credit facility amount, bank interest rate and the guarantee coverage as determined by the HKMCI from time to time. Hang Seng and HKMCI reserve the right to approve a loan amount lower than the priority approved instalment loan amount or reject the application without giving any reason. The final approved credit facility amount, interest rate, fees and charges and other terms and conditions are subject to the relevant loan documents to be accepted and signed by the customer.
2. Hang Seng reserves the right to request for any further supporting documents and information from the applicant at any time.
3. For illustration, the Annualised Percentage Rate ("APR") for a 36-month Instalment Loan of HKD2,000,000 will be 5.37% based on a flat interest rate of 0.23% per month. For the reference of APR for the Instalment Loan of 90% Guarantee Product, please visit 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. Online application for 90% Guarantee product with instalment loan repayment period of more than 60 months are not applicable in Hang Seng Business Online Application Platform or Hang Seng Business e-Banking. If customer would like to apply for 90% Guarantee Product with instalment loan repayment period of more than 60 months, customers are required to fill in the Application Form for Commercial Credit Facilities and submit to our Relationship Manager for further review and follow up. If you have any queries, please kindly contact your dedicated Relationship Manager or contact us via our SME Business Loan Hotline +852 2198 8033.

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

Terms and Conditions:

- (i) [Terms and Conditions for Handling Fee Waiver and Guarantee Fee Subsidy for 90% Guarantee Product Jan – Mar 2025 Promotion](#)
- (ii) [Terms and Conditions for Hang Seng Commercial Bank SME Business Loan & 90% Guarantee Product Cash Rebate Jan – Mar 2025 Promotion](#)

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