

## Terms and Conditions for Hang Seng Commercial Bank SME Business Loan Cash Rebate Nov 2025 – Jun 2026 Promotion

### A. Terms and Conditions for SME Business Loan Instalment Loan Cash Rebate Promotion:

1. This SME Business Loan Instalment Loan Cash Rebate Promotion (“Promotion”) is offered by Hang Seng Bank Limited (“Hang Seng” or the “Bank”) from 1 November 2025 to 30 June 2026, both dates inclusive (“Promotion Period”).
2. The Promotion is applicable to Hang Seng commercial customers who satisfy all the requirements below (each an “Eligible Customer”):
  - i. having applied for SME Business Loan Instalment Loan (“Instalment Loan”) through Hang Seng Business Online Application Platform or Hang Seng Business e-Banking during the Promotion Period;
  - ii. the relevant application being approved, and the Instalment Loan being drawn down within 3 months from the date of such application; and
  - iii. the relevant customer does not have any past due and/or delinquency record maintained at Hang Seng from drawdown date of Instalment Loan to the date Hang Seng credits the Cash Rebate (as defined below).
3. Each Eligible Customer is entitled to cash rebate (“Cash Rebate”) of up to a maximum of HKD3,300 under this Promotion. The Cash Rebate amount shall be calculated as follows:

Drawdown Amount of Instalment Loan for up to	Cash Rebate Amount
HK\$ 100,000	HK\$ 330
HK\$ 200,000	HK\$ 660
HK\$ 300,000	HK\$ 990
HK\$ 400,000	HK\$ 1,320
HK\$ 500,000	HK\$ 1,650
HK\$ 600,000	HK\$ 1,980
HK\$ 700,000	HK\$ 2,310
HK\$ 800,000	HK\$ 2,640
HK\$ 900,000	HK\$ 2,970
HK\$ 1,000,000 or above	HK\$ 3,300

4. Hang Seng will credit the Cash Rebate to the Eligible Customer’s Hang Seng HKD account used for loan repayment of Instalment Loan (“Account”) on or before 31 January 2027. Such Account shall remain valid and in good standing when the Cash Rebate is credited. Otherwise, Hang Seng shall forfeit the Cash Rebate without prior notice.
5. Hang Seng shall determine the eligibility of each Hang Seng commercial customer to be an Eligible Customer, its entitlement to Cash Rebate and the Cash Rebate amount, based on the Bank’s record. In case of any dispute, Hang Seng’s decision shall be final and conclusive.
6. During the Promotion Period, each Eligible Customer is only entitled to enjoy the Cash Rebate once.

7. The Bank reserves the right to suspend, vary or terminate the Promotion and other relevant offers at any time and to amend these Terms and Conditions from time to time without prior notice.
8. In case of any dispute relating to the Promotion, the decision of the Bank shall be final, conclusive, and binding on all the parties concerned.
9. No person other than each Eligible Customer and the Bank (including its successors and assignees) will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
10. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. These Terms and Conditions are subject to prevailing regulatory requirements.
12. The English version of these Terms and Conditions shall prevail in the event of any discrepancy between the English and Chinese versions.

#### **B. Terms and Conditions for 90% Guarantee Product Cash Rebate Promotion:**

1. This 90% Guarantee Product Cash Rebate Promotion ("Promotion") is offered by Hang Seng Bank Limited ("Hang Seng" or the "Bank") from 1 November 2025 to 30 June 2026, both dates inclusive ("Promotion Period")
2. The Promotion is applicable to Hang Seng commercial customers who satisfy all the requirements below (each an "Eligible Customer"):
  - i. having applied for 90% Guarantee Product under SME Financing Guarantee Scheme ("90% Guarantee Product") through Hang Seng Business Online Application Platform or Hang Seng Business e-Banking during the Promotion Period;
  - ii. the relevant application being approved, and the 90% Guarantee Product being drawn down within 4 months from the date of such application; and
  - iii. the relevant customer does not have any past due and/or delinquency record maintained at Hang Seng from drawdown date of 90% Guarantee Product to the date Hang Seng credits the Cash Rebate (as defined below).
3. Each Eligible Customer is entitled to cash rebate ("Cash Rebate") of up to a maximum of HKD3,300 under this Promotion. The Cash Rebate amount shall be calculated as follows:

Drawdown Amount of 90% Guarantee Product for up to	Cash Rebate Amount
HK\$ 100,000	HK\$ 330
HK\$ 200,000	HK\$ 660
HK\$ 300,000	HK\$ 990
HK\$ 400,000	HK\$ 1,320
HK\$ 500,000	HK\$ 1,650

HK\$ 600,000	HK\$ 1,980
HK\$ 700,000	HK\$ 2,310
HK\$ 800,000	HK\$ 2,640
HK\$ 900,000	HK\$ 2,970
HK\$ 1,000,000 or above	HK\$ 3,300

4. Hang Seng will credit the Cash Rebate to the Eligible Customer's Hang Seng HKD account used for loan repayment of 90% Guarantee Product ("Account") on or before 31 January 2027. Such Account shall remain valid and in good standing when the Cash Rebate is credited. Otherwise, Hang Seng shall forfeit the Cash Rebate without prior notice.
5. Hang Seng shall determine the eligibility of each Hang Seng commercial customer to be an Eligible Customer, its entitlement to Cash Rebate and the Cash Rebate amount, based on the Bank's record. In case of any dispute, Hang Seng's decision shall be final and conclusive.
6. During the Promotion Period, each Eligible Customer is only entitled to enjoy the Cash Rebate once.
7. The Bank reserves the right to suspend, vary or terminate the Promotion and other relevant offers at any time and to amend these Terms and Conditions from time to time without prior notice.
8. In case of any dispute relating to the Promotion, the decision of the Bank shall be final, conclusive, and binding on all the parties concerned.
9. No person other than each Eligible Customer and the Bank (including its successors and assignees) will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
10. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. These Terms and Conditions are subject to prevailing regulatory requirements.
12. The English version of these Terms and Conditions shall prevail in the event of any discrepancy between the English and Chinese versions.