

Terms & Conditions for Hang Seng Commercial Bank SME Business Loan Instalment Loan Handling Fee Full Waiver Nov 2025 – Jun 2026 Promotion

A. Terms and Conditions for SME Business Loan Instalment Loan Handling Fee Promotion:

1. This SME Business Loan Instalment Loan Handling Fee 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; and
 - ii. the relevant application being approved, and the Instalment Loan being drawn down within 3 months from the date of such application.
3. Each Eligible Customers is entitled to a full waiver of handling fee for the Instalment Loan (“Full Waiver”).
4. During the Promotion Period, each Eligible Customer is only entitled to enjoy either the Full Waiver once.
5. Hang Seng shall determine the eligibility of each Hang Seng commercial customer to be an Eligible Customer and the eligibility of each Eligible Customer to the Full Waiver based on the Bank’s record. In case of any dispute, Hang Seng’s decision shall be final and conclusive.
6. 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.
7. 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.
8. 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.

9. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
10. These Terms and Conditions are subject to prevailing regulatory requirements.
11. 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 SME Business Loan Overdraft Facility Monthly Fee Promotion:

1. This SME Business Loan Overdraft Facility Monthly Fee 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. This Promotion is applicable to Hang Seng commercial customers who satisfy all the requirements below (each an “Eligible Customer”):
 - iii. having applied for SME Business Loan Overdraft Facility (“Overdraft Facility”) through Hang Seng Business Online Application Platform or Hang Seng Business e-Banking during the Promotion Period ; and
 - iv. the relevant application being approved, and the Overdraft Facility being made available within 3 months from the date of such application.
3. Each Eligible Customer is entitled to 50% off the first-year monthly fee of the Overdraft Facility (“Discounted Monthly Fee”), i.e. 0.1% of the relevant limit of the Overdraft Facility. For reference, the prevailing monthly fee for an overdraft facility under SME Business Loan is calculated as 0.2% of the relevant overdraft facility limit.
4. During the Promotion Period, each Eligible Customer is only entitled to enjoy the Discounted Monthly Fee once.
5. Hang Seng shall determine the eligibility of each Hang Seng commercial customer to be an Eligible Customer and the eligibility of each Eligible Customer to the Discounted Monthly Fee based on the Bank’s record. In case of any dispute, Hang Seng’s decision shall be final and conclusive.
6. 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.
7. 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.
8. 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.

9. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
10. These Terms and Conditions are subject to prevailing regulatory requirements.
11. The English version of these Terms and Conditions shall prevail in the event of any discrepancy between the English and Chinese versions.

C. Terms and Conditions for Handling Fee Waiver and Guarantee Fee Subsidy for 90% Guarantee Product:

1. This Handling Fee Waiver and Guarantee Fee Subsidy for 90% Guarantee Product (“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”) during the Promotion Period; and
 - ii. the relevant application being approved, and the 90% Guarantee Product being drawn down on or before 31 October 2026.
3. Each Eligible Customer is entitled to:
 - i. full waiver of handling fee for the 90% Guarantee Product; and
 - ii. a subsidy on the “single upfront guarantee fee”; or (if the Eligible Customer has chosen to pay the guarantee fee on annual basis) the “first year annual guarantee fee” of up to HKD100,000 (for applications submitted through Hang Seng Business Online Application Platform or Hang Seng Business e-Banking) or of up to HKD50,000 (for applications submitted through other channels) (the “Subsidy”).
4. The Subsidy amount will be credited to the bank account of the Eligible Customer used to settle the guarantee fee with the HKMC Insurance Limited, within 2 weeks after full drawdown of the 90% Guarantee Product.
5. During the Promotion Period, each Eligible Customer is only entitled to enjoy the Promotion once.
6. Hang Seng shall determine the eligibility of each Hang Seng commercial customer to be an Eligible Customer and the eligibility of each Eligible Customer to the Promotion based on the Bank’s record. In case of any dispute, Hang Seng’s decision shall be final and conclusive.
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.