

# 恒生TradePay

提供你便捷的融資方案  
付款予供應商

恒生TradePay，話 Pay 就 Paid！

恒生TradePay讓你快速無縫處理貿易貸款及供應商付款，毋須提交交易文件\*，減省處理繁複文件的時間。你只需要上載單據檔案予本行，即可申請買方貿易貸款並直接付款予供應商，讓你更容易掌握付款時機及融資成本，有更多時間集中於擴充業務。



由即日起至2025年12月31日，成功完成首宗恒生TradePay買方貿易貸款，可獲**HK\$200超市現金券**。



## 恒生TradePay特點



節省處理時間



融資按你實際需要



掌握融資成本



鞏固供應商關係



## 3個簡單步驟即可完成

### 第1步:

經商業e-Banking或恒生HSBCnet或主機對接上載單據檔案



### 第2步:

數碼化程序簡化批核及加速付款予供應商



### 第3步:

供應商收取本行之付款推送通知

## 請即行動！

查詢: 請聯絡本行之環球貿易方案客戶經理。

\*恒生TradePay須經信用批核方可使用。本行保留權利要求相關文件。

本推廣及有關優惠須受有關產品或服務之條款及細則約束。

借定唔借？還得到先好借！

條款及細則：

1. 此恒生TradePay推廣由恒生銀行有限公司（「恒生」或「本行」）提供，推廣期為2025年7月1日至2025年12月31日，包括首尾兩天（「推廣期」）。
2. 特選合資格商業客戶必須於推廣期內經恒生HSBCnet或商業e-Banking成功完成首宗恒生TradePay買方貿易貸款（「指定活動」），方可合資格獲贈相關優惠。
3. 每位特選合資格商業客戶完成指定活動可獲得HK\$200超市電子現金券（「電子禮券」）。
4. 每位特選合資格商業客戶於推廣期內最多只可獲享推廣優惠一次。
5. 獲贈電子禮券將於推廣期完結日起90天內內於恒生商業e-Banking的Ever Earn平台發放而不作另行通知。電子禮券之到期日由發放日起計算，客戶有責任自行於上述時間內不定時登入Ever Earn平台以留意(i)電子禮券是否已經發放；以及(ii)電子禮券之有關到期日，並必須根據Ever Earn平台上之指示，在電子禮券到期日前領取及使用電子禮券。逾期的電子禮券將不被接納亦不會被補發。
6. 每位特選合資格商業客戶之恒生商業 e-Banking 必須於發出電子禮券時仍然有效，否則特選合資格商業客戶將被視為自動放棄此優惠。本行保留核實特選合資格商業客戶獲得電子禮券之資格之最終決定權。
7. 每張電子禮券只可使用一次及於使用後無效。如消費金額超出電子禮券面值，客戶需自行補付費用；但如消費金額少於電子禮券面值，餘額則會被撤銷，恕不找贖。有關商戶保留決定電子禮券是否有效的最終決定權。
8. 本行保留權利以任何其他同等價值之禮券代替電子禮券。電子禮券不可轉換或兌換現金。
9. 本行非電子禮券之供應商，故不會承擔與此電子禮券有關之任何責任。一切與電子禮券相關之產品及服務之質素及供應情況，概由電子禮券之供應商負責。一切與電子禮券有關之爭議或投訴，均應由合資格客戶與供應商自行解決。
10. 本行保留隨時暫停、更改或終止以上優惠及不時修訂優惠條款及細則之權利，毋須另行通知。如有任何爭議，恒生及有關商戶保留最終決定權。
11. 本條款及細則受現行監管規定約束。
12. 除客戶及本行（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的利益。
13. 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。
14. 此優惠條款及細則之中英文版本如有任何歧異，概以英文版本為準。



Hong Kong Domestic Trade  
Finance Bank of the Year  
Hang Seng Bank Limited





恒生銀行  
HANG SENG BANK

商業銀行  
COMMERCIAL  
BANKING

## Hang Seng TradePay

Enables you to quickly and easily drawdown your loan and pay your suppliers.

Hang Seng TradePay, Easy to Pay!



Hang Seng TradePay helps you speedily take care of your trade loans and supplier payments in a seamless manner. Forget the hassle of submitting supporting documentation for loan processing\*. All you have to do is to upload a payment file to the Bank for a trade loan request such that your supplier will be paid directly. In this way, you can easily take control of the timing of your trade payables and borrowing costs, leaving you with more time to focus on business expansion.



From now till 31 December 2025, you will receive **HK\$200 Supermarket Cash e-Vouchers** by successfully completing your first trade loan with Hang Seng TradePay.



### Hang Seng TradePay's Features at a Glance



Timesaving



Borrow what you  
actually need



Take control of your  
borrowing costs



Strengthen supplier  
relationships



### 3 Simple Steps to Get It Done

Step 1:

Upload your payment file to the Bank via Business e-Banking or Hang Seng HSBCnet or host-to-host connection



Step 2:

Get approval in a simplified digitalised process, accelerating your supplier payment cycle



Step 3:

Supplier receives push notification about the payment from the Bank

**Act now!**

Enquiries: Please contact our Global Trade Solutions Relationship Managers.

\*Hang Seng TradePay is subject to prior credit adjudication and approval. The Bank reserves the right to request documents.

This promotion and the relevant offers are subject to the terms and conditions for the relevant product or service.

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

**Terms and Conditions:**

1. This SME Trade promotion is offered by Hang Seng Bank Limited ("Hang Seng" or the "Bank") from 1 July 2025 to 31 December 2025, both dates inclusive ("Promotion Period").
2. Selected commercial customers must successfully complete their first Hang Seng TradePay trade loan drawdown via HangSeng HSBCnet or Business e-Banking within the promotional period ("Designated Activity") in order to be eligible for this promotional offer.
3. Each eligible selected commercial customer who completes the Designated Activity will receive HK\$200 supermarket cash e-voucher ("e-voucher").
4. Each eligible selected commercial customer can only enjoy the Designated Promotion once during the Promotion Period.
5. The e-voucher will be made available on the Ever Earn platform under Hang Seng Business e-banking within 90 days from the end of the Promotion Period, without prior notice. The e-voucher shall expire within such fixed period of time from date of it becoming available, customers are responsible for proactively logging into the Ever Earn platform from time to time within the aforesaid period, in order to ascertain (i) the availability of e-voucher; and (ii) the expiry date of the e-voucher, and follow the instructions set out on the Ever Earn platform in order to redeem and use the e-voucher on or before the expiry date set out on the e-voucher. Any expired e-voucher will not be accepted or replaced.
6. Each eligible selected commercial customer's Hang Seng Business e-Banking must remain valid at the time of the delivery of the e-voucher, otherwise the eligible selected commercial customer will be deemed to have waived this offer automatically. The Bank reserves the right of validating each eligible selected commercial customer's eligibility to receive the e-voucher under this offer.
7. Each e-voucher can only be used once and will expire upon usage. The customer must pay for any spending amount exceeding the face value of the e-voucher. Where the spending amount is less than the face value of the e-voucher, the remaining value of the e-voucher will be forfeited. The supplier of the e-voucher reserves the right of final decision on determining the validity of the e-voucher.
8. The Bank reserves the right to replace the e-voucher with other voucher (s) of similar value. The e-voucher cannot be exchanged or redeemed for cash.
9. The Bank is not the supplier of the e-voucher and will therefore not assume any liability in relation thereto. The suppliers of the e-voucher shall be solely responsible for all issues related to the quality and availability of the relevant products and/or services relating to the e-voucher. Any disputes or complaints arising in relation to the e-voucher, the relevant products and/or services relating to the e-voucher shall be resolved between the customer concerned and the relevant supplier.
10. The Bank reserves the right to suspend, vary or terminate this promotional offer and/or amend these Terms and Conditions at any time without prior notice. The decision of the Bank on all matters relating to this promotional offer shall be final and binding on all the parties concerned.
11. These Terms and Conditions are subject to prevailing regulatory requirements.
12. No person other than the customer and the Bank (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.
13. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
14. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.



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