



SPECIAL INTEREST RATE
AS LOW AS **P-2.5%** p.a.

 ocbcwhhk.com  2633 0628

SME Financing Guarantee Scheme

Under the guaranteed coverage of 80% of the credit facility limit provided by the Hong Kong Mortgage Corporation Limited, customers can enjoy:

Maximum credit facility
limit up to

HKD 12 million

Maximum loan
period up to

5 years

Application submitted to branch on
or **before 30 April**
can enjoy **50% off on the
arrangement fee**
New customers can enjoy
account opening fee waiver

The above privileges are subject to Specific and General Terms and Conditions.

Eligibility:

- Enterprises with operation in Hong Kong and registered in Hong Kong under the Business Registration Ordinance (Chapter 310). (Excluding listed companies, lending institutions and their associates).
- Enterprise must have business operation in Hong Kong for at least one year on the date of SME Financing Guarantee Scheme ("SFGS") application.
- Enterprise must have a good loan repayment record.

Specific Terms & Conditions:

1. New customer means applicant who has not opened or maintained any business account with OCBC Wing Hang Bank Limited (the "Bank") on the date of submitting application.
2. For related details of the special interest rate, please contact our branch staff.
3. The SFGS is a loan guarantee product provided by the Hong Kong Mortgage Corporation Limited ("HKMC") under the support of the government. For details, please visit the website of the HKMC.
4. "P" refers to the prime rate offered by the Bank. The loan interest rates are subject to the final approval of the Bank.
5. Enterprise applying for the credit facility shall obtain approval from the HKMC to be entitled for the credit facility limit.
6. The aforementioned information are for reference only. The Bank reserves the right to make final decision in the interest rate, privileges and the approval of credit facility of the SFGS and the Bank shall not be required to give any reason for its decision and interpretation, which shall be final, conclusive and binding on all enterprise customers.

General Terms and Conditions:

1. The offer of the aforementioned privileges is available from now until 30 April 2017, both days inclusive ("Promotion Period").
2. The enterprise must have no outstanding default in any authorized loan institution and the loans should not be used for repaying, restructuring or repackaging other loans (can be used for refinancing any facilities with a guarantee issued under SFGS or the Special Loan Guarantee Scheme operated by the Trade and Industry Department).
3. Personal guarantee is required from individual who, directly or indirectly, holds more than 50% of the issued share capital or equity interest of the enterprise customer.
4. The above privileges are bound by certain terms and conditions. An enterprise customer cannot enjoy any of the above privileges in conjunction with any other promotion offers of the Bank. For the avoidance of any doubt, the Bank reserves its right not to offer the above privileges at its sole and absolute discretion without giving any reason therefor.
5. The Bank has the right to suspend, amend, vary and/or terminate all or any of the above privileges and / or the Specific and / or General Terms and Conditions herein or any part thereof from time to time and at any time without notice to or consent of customers. Regarding all matters and disputes concerning or arising from any of the above privileges and / or the Specific and/or General Terms and Conditions herein or any part thereof, the Bank's decision and interpretation (including without limitation that of all definitions herein) shall be final, conclusive and binding on the customers.
6. If there is any discrepancy between the English and the Chinese versions hereof, the English version shall prevail.

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