



**EXPRESS APPROVAL**

 [ocbcwhhk.com](http://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:

Special interest rate  
as low as

**P-2.5% p.a.**

Maximum credit facility  
limit up to

**HKD 12 million**

Maximum loan period  
up to

**5 years**

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).
- Enterprises must have business operation in Hong Kong for at least two years on the date of SME Financing Guarantee Scheme ("SFGS") application.
- Enterprises must have a good loan repayment record.

**Specific Terms & Conditions:**

1. The SFGS is a loan guarantee product provided by the Hong Kong Mortgage Corporation Limited ("HKMC") under the support of the HKSAR government. For details, please visit the website of the HKMC.
2. "P" refers to the prime rate offered by OCBC Wing Hang Bank Limited ("The Bank"). The rate at P-2.5% p.a. is not guaranteed and subject to the final approval of the Bank. The actual loan interest rate for each enterprise may be different and not necessarily as low as P-2.5%p.a. and the Bank's determination shall be final and conclusive. For details of the special loan interest rate, please contact the Bank's staff directly.
3. Enterprise applying for the credit facility under the SFGS shall obtain approval from the HKMC.
4. Enterprise must have no outstanding default in any authorized loan institution and the loans granted under the SFGS should not be used for repaying, restructuring or repackaging other loans (but 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).
5. 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.
6. The aforementioned information are for reference only. The Bank reserves the right to make final decision in relation to the interest rate, privileges and the approval of credit facility of under 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 enterprises. For the avoidance of any doubt, the Bank reserves its right not to offer the privileges at its sole and absolute discretion without giving any reason therefor or any prior notice thereof.

**General Terms and Conditions:**

1. The Bank has the right to suspend, amend, vary and/or terminate all or any of the above 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. The Bank's decision and interpretation on all matters and/or disputes concerning or arising from any of the privileges contained herein and/or the Specific and/or General Terms and Conditions herein or any part thereof (including without limitation all or any definitions herein) shall be final, conclusive and binding on all customers.
2. The English version shall prevail if there is any inconsistency between the English and Chinese versions of the General and/or Specific Terms and Conditions.

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