



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

Premium Interest
Rate as low as

P-1.75% p.a.

 2633 0628

 www.ocbcwhhk.com

* 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), except 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.

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 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 loan interest rates are subject to the final approval of the Bank.
3. Enterprise applying for the credit facility shall obtain approval from the HKMC to be entitled for the credit facility limit.
4. 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 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).
2. Personal guarantee is required of the Enterprise Customer or, in the case of a limited company, shareholders together holding more than 50% of the equity interest of the enterprise.
3. 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.
4. The Bank has the right to suspend, amend, vary and/or terminate all or any of the above privilege 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.
5. If there is any discrepancy between the English and the Chinese versions hereof, the English version shall prevail.