

HSBC “SME Financing Scheme 2024” - Interest Rebate and Handling Fee Waiver Terms and Conditions

1. Customer with new or incremental term loan facility(ies)* under SME Financing Guarantee Scheme 80/90 (“SFGS80/90”) approved by HSBC between 01 April 2024 and 31 December 2024 (both dates inclusive), and drawdown on or before 31 January 2025 (the “**New Facility(ies)**”), is eligible to be considered a 2-month interest rebate in respect of the New Facility(ies), up to a maximum of HKD10,000 per customer (“**Interest Rebate**”); and provided that the amount of Interest Rebate is subject to a cap of the total interest payable in the first two months from the drawdown date of the New Facility(ies).
2. Successful applicants of new term loan facility under SFGS90 on or before 31 December 2024 can enjoy handling fee waiver for the first year up to HKD10,000 on top of existing promotional offer (“**Waiver**”).
3. The Rebate will be disbursed to the eligible customer’s bank account at HSBC Commercial Banking in such amount(s) and on such date(s) to be determined by HSBC [and to be notified by HSBC to eligible customer by way of bank account statement].
4. A new term loan applied under this promotion and the Rebate and Waiver are subject to (a) credit and other assessments as well as approval by HSBC and (b) any relevant agreements between the customer and HSBC.
5. A customer will not be eligible for the Rebate if it has been or will be given any other preferential offers or treatments on interest payable in respect of the the New Facility(ies).
6. A customer will not be eligible for the Rebate if it is unable to meet its payment obligations or comply with any of the terms of its agreements with HSBC.

7. A customer will not be eligible for the Rebate and Waiver if any information it provides to HSBC in respect of the application for the New Facility(ies) and/or eligibility for the Rebate is not genuine or accurate in any respect.
8. HSBC reserves the right to revise these terms and conditions and/or postpone, suspend or terminate any of the promotion at any time without prior notice. HSBC accepts no liability for any such change, postponement, suspension or termination, and has the final decision on all matters and disputes arising out of this promotion.
9. Please refer to the HSBC "SME Financing Scheme 2024" General Terms and Conditions which also apply to this promotion.
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. In the event of any discrepancy or inconsistency between the English version and the Chinese version of these terms and conditions, the English version shall apply and prevail.

* Leasing and hire purchase are excluded.

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