

HSBC “SME Financing Scheme 2024” : AutoPay and HSBC Business Collect Offers Terms and Conditions

HSBC SME Financing Scheme 2024 participants (the “Scheme Participants”) may enjoy the promotion described below (the “Promotion”) subject to these terms and conditions. Scheme Participants are any new or existing commercial banking customers of The Hongkong and Shanghai Banking Corporation Limited (the “Bank”) that apply for new or incremental credit facility between 1 April 2024 and 30 September 2024 (both dates inclusive, the “Promotion Period”) and such credit facility is approved by the Bank and drawdown take place on or before 31 October 2024.

Promotion Details:

1. autoPay Transaction Fee Rebate

- 1.1 This Transaction Fee Rebate is exclusive to any Scheme Participant that submits a first time application for autoPay service for its account(s) (“Account”) during the Promotional Period and the autoPay service is setup successfully on or before 31 October 2024.
- 1.2 Only autoPay transactions of the Account that fulfill all of the following criteria (“Eligible autoPay Transactions”) will be eligible for the Transaction Fee Rebate:
 - (i) Placed and successfully processed via HSBC Business Internet Banking or HSBCnet during the Transaction Fee Rebate Applicable Period (defined in clause 1.3); and
 - (ii) Processed and charged with upfront transaction fee at the Bank’s standard rate prescribed in the “Commercial Tariffs” issued by the Bank.
- 1.3 In the two-month period commencing from the first day of the next calendar month after the Account is successfully setup with autoPay service (the “Transaction Fee Rebate Applicable Period”), a Scheme Participant is entitled to 100% rebate on the transaction fee of Eligible autoPay Transactions (collectively, the “Transaction Fee Rebate”).

For autoPay service setup between 1 April 2024 and 30 June 2024 (both dates inclusive), the Transaction Fee Rebate will be credited to the Account on or before 31 October 2024.

For autoPay services setup between 1 July 2024 and 31 October 2024 (both dates inclusive), the Transaction Fee Rebate will be credited to the Account on or before 28 February 2025.

- 1.4 The Transaction Fee Rebate will be settled in Hong Kong dollars.
- 1.5 A Scheme Participant is not entitled to the Transaction Fee Rebate if it closes the Account on or before the date of crediting.

2. HSBC Business Collect One-off Setup Fee Waiver

- 2.1 This one-off HSBC Business Collect Services setup fee waiver is exclusive to any Scheme Participant that submits an application for e-Commerce solution and/or mCommerce solution under HSBC Business Collect Services during the Promotional Period and such application is approved by the Bank.
- 2.2 The promotion cannot be enjoyed in conjunction with any preferential pricing on HSBC Business Collect Services offered by the Bank on a case-by-case review basis.

General Terms & Conditions

- 3 A Scheme Participant cannot enjoy this Promotion in conjunction with any other campaigns outside of the HSBC "SME Financing Scheme" Campaign 2024 offered by the Bank.
- 4 The Bank reserves the right to determine at its sole discretion the eligibility of a Scheme Participant to enjoy this Promotion.
- 5 The Bank reserves the right to amend these terms and conditions and to terminate the Promotion at any time without prior notice. The Bank accepts no liability for any such changes and/or termination.



- 6 In case of any dispute arising out of or in connection with this Promotion, the decision of the Bank shall be final and conclusive.
- 7 No person other than the Scheme Participant and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- 8 These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region (“Hong Kong”), and the Bank and each Scheme Participant agrees to submit to the non-exclusive jurisdiction of the courts of Hong Kong.
- 9 In the event of any discrepancy or inconsistency between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.