

HSBC “SME Financing Scheme 2024” General Terms and Conditions:

1. Save as otherwise indicated in the relevant terms and conditions or agreements, all new and existing HSBC Hong Kong commercial banking customers whose annual sales turnover is less than HKD800,000,000 based on the latest financial statements applying for new or incremental term loan facility* under SME Financing Guarantee Scheme 80/90 (“SFGS 80/90”) from 1 April 2024 to 30 September 2024 (both dates inclusive) and such facility is approved by HSBC and drawdown by the customer on or before 31 October 2024 may be eligible to participate in this scheme.
2. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
3. In case of any dispute arising out of this scheme, the decision of HSBC shall be final and conclusive.
4. 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 prevail.

*Excluding leasing and hire purchase

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

