

**HSBC “40 Billion SME Financing Scheme 2022” 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 credit facility from 22 August 2022 to 31 December 2022 (both dates inclusive) and such facility is approved by HSBC and drawdown by the customer on or before 31 January 2023 may be eligible to participate in this scheme. In this context, credit facilities include all types of credit facilities generating debit balances except (i) Corporate Card, Business Card, Purchasing Card, and (ii) Business Integrated Account secured credit facility.
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.

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

