

Minimum Criteria and Document Checklist 申請門檻及文件清單

- Below sets out the minimum criteria which are required for making this application. Please read and tick them to confirm that you can satisfy them. Please note that they are only the minimum criteria which we require for assessing this application and we are not obliged to grant the loan which you apply for under this application. Please refer to the application form for details of the applicable terms and conditions.
以下列出提出本申請所需的申請門檻。請閱讀及在方格內加上剔號以確認閣下/貴公司可符合申請門檻。請注意，它們只是本行評估本申請時所需之申請門檻，而本行並無義務向閣下/貴公司提供本申請下申請之貸款。有關適用條款及細則之詳情，請參閱申請表內容。
- To facilitate our processing, please also fill in the below document checklists and send copies of the documents required (documents supplied, including this application form, are not returnable).
為方便本行儘速處理閣下/貴公司的申請，請同時填寫以下文件清單並遞交各所需文件的副本（所有提交文件，包括此申請表，均不會發還）。
- We may further ask you to provide updated or additional supporting documents as we think appropriate or at the request of HKMC Insurance Limited.
本行可能會要求閣下/貴公司進一步提供本行認為適當或應香港按揭保險有限公司要求之更新或附加的文件。

Business Entity and Business Operation Requirement 商業實體及業務經營要求

Criteria 申請資格

- The applicant is from one of the specified sectors of the following: 申請人從事以下其中一種特選行業：
 - (a) Licensed Travel Agent 持牌旅行代理商 (LTA100)
 - (b) Local Tour Coach Registered Owner (A01) 本地旅遊巴士登記車主 (LTC100)
 - (c) Cross-boundary Coach Registered Owner (A05) 跨境巴士登記車主 (CBC100)
 - (d) Cross-boundary Hire Car Registered Owner 跨境出租汽車登記車主 (CHC100)
 - (e) Cross-boundary Ferry Registered Owner 跨境渡輪船東 (CBF100)
 - (f) Cross-boundary Ferry Operator (joint application with Registered Owner) 跨境渡輪營辦商（與船東共同申請）(CBF100)
- The applicant must fulfill the criteria(s) and document(s) requirement of the specified sector, please refer to section (a) to (f) for details.
申請人必須符合有關特選行業的申請及文件要求，詳情請參閱 (a) 至 (f) 部分。
- Non-HK incorporated Borrowers/Guarantors only* - Legal opinion from external legal professionals¹ qualified in the jurisdiction of the company's incorporation confirming the authority and power of the company to enter into the relevant facility or guarantee.
只適用於非香港成立之借款人/擔保人—由有位於公司成立地法律執業資格的外部律師¹發出的法律意見，確定公司有權力及能力申請有關貸款或擔保書。

(a) Licensed Travel Agent 持牌旅行代理商 (LTA100)

Criteria 申請資格

- The applicant must be a company, sole proprietorship, partnership or unincorporated body of persons which has business operation in Hong Kong and remains registered under the Business Registration Ordinance (Chapter 310 of the Laws of Hong Kong).
申請人必須是一間在香港有業務運作及根據《商業登記條例》（香港法例第 310 章）註冊的公司、獨資經營商號、合夥商號或非法人團體。
- The applicant must be a travel agent licensed under the Travel Industry Ordinance (Chapter 634 of the Laws of Hong Kong).
申請人必須是一間根據《旅遊業條例》（香港法例第 634 章）註冊的持牌旅行代理商。

Maximum Facility Amount 最高貸款金額

Base on the number of employees 基於僱員人數*：

Number of Employees 僱員人數	Maximum Loan Amount 最高貸款金額
1 - 10	HKD1,000,000
11 - 49	HKD2,500,000
50 or above	HKD5,000,000

*For applicant that have applied for and received subsidy under the second round Anti-epidemic Fund (AEF 2.0), the maximum loan amount will be subject to the cap of the number of employees as at 31 March 2020 according to the records of AEF 2.0.

*若申請人曾申請並受惠於第二輪防疫抗疫基金，最高貸款金額會取決於提供截至 2020 年 3 月 31 日合資格獲得 AEF 2.0 補貼的員工人數。

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- A valid travel agent licence issued under the Travel Industry Ordinance (Chapter 634 of the Laws of Hong Kong) on 29 April 2023 and upon loan drawdown. 在 2023 年 4 月 29 日至提取貸款期間，根據《旅遊業條例》（香港法例第 634 章）有效之香港旅行代理商牌照。
- Any one of the following 以下其中一項：
 - Successfully applied for and received subsidy under the second round Anti-epidemic Fund (AEF 2.0)
曾成功申請並受惠於第二輪防疫抗疫基金 (AEF 2.0)
 - Wage payment records, Mandatory Provident Fund (MPF) payment record and MPF remittance statements for any two (2) consecutive months issued between 31 March 2020 and 29 April 2023.
由 2020 年 3 月 31 日至 2023 年 4 月 29 日期間，任何連續 2 個月的工資發薪記錄、強積金供款紀錄及強積金供款結單。

(b) Local Tour Coach Registered Owner (A01) 本地旅遊巴士登記車主 (LTC100)

Criteria 申請資格

The applicant must be, on any date during the 4-year period between 30 April 2019 and the date of launch of the Scheme on 29 April 2023: 申請人必須在 2019 年 4 月 30 日至 2023 年 4 月 29 日計劃開始 4 年期間：

- The applicant is a registered owner of the bus and a non-franchised bus operator. 申請人是旅遊巴士登記車主且非專營巴士營辦商。
- With a valid "Passenger Service Licence" (PSL) issued by the Transport Department for provision of tour service.
持有由運輸署簽發的有效「客運營業證」以提供旅遊服務。
- (For each relevant bus) With a valid "Passenger Service Licence Certificate" (PSLC) with (A01)³ "Tour Service" endorsement by the Transport Department; or (每輛相關巴士) 持有由運輸署簽發的有效「客運營業證證明書」且有 (A01)³ 遊覽服務批註；或
With an approval-in-principle letter issued by Transport Department for the replacement of the local tour coach on or before the launch date of the scheme. 持有在計劃開始前由運輸署簽發的書面原則上批准更換本地旅遊巴士。

Maximum Facility Amount 最高貸款金額

HKD100,000² per eligible tour coach 每部合資格旅遊巴士港幣 10 萬²

Document Checklist 文件清單

- The latest Vehicle Registration Document 車輛登記文件
- A valid "Passenger Service Licence" (PSL) 有效的「客運營業證」
- Any one of the following 以下其中一項：
 - A valid "Passenger Service Licence Certificate" (PSLC) with (A01)³ "Tour Service" endorsement by the Transport Department. 由運輸署簽發的有效「客運營業證證明書」且有 (A01)³ 遊覽服務批註。
 - An approval-in-principle letter issued by Transport Department on or before 29 April 2023 for the replacement of the local tour coach. 在 2023 年 4 月 29 日或之前由運輸署簽發的書面原則上批准更換本地旅遊巴士。

(c) Cross-boundary Coach Registered Owner (A05) 跨境巴士登記車主 (CBC100)**Criteria 申請資格**

The applicant must be, on any date during the 4-year period between 30 April 2019 and the date of launch of the Scheme on 29 April 2023: 申請人必須在 2019 年 4 月 30 日至 2023 年 4 月 29 日計劃開始 4 年期間：

1. The applicant is a registered owner of the bus and a non-franchised bus operator. 申請人是旅遊巴士登記車主且非專營巴士營辦商。
2. With a valid "Passenger Service Licence" (PSL) issued by Transport Department for provision of cross-boundary coach service. 持有由運輸署簽發的有效「客運營業證」以提供跨境旅遊服務。
3. (For each relevant bus) With a valid "Passenger Service Licence Certificate" (PSLC) with (A05)³ "International Passenger Service" endorsement by the Transport Department and holder of a "Closed Road Permit" (CRP); or (每輛相關巴士) 持有由運輸署簽發的有效「客運營業證證明書」且有 (A05)³ 國際乘客服務批註，並持有封閉道路通行許可證；或
With an approval-in-principle letter issued by Transport Department for the replacement of the cross-boundary coach on or before the launch date of the Scheme. 持有在計劃開始前由運輸署簽發的書面原則上批准更換跨境巴士。

Maximum Facility Amount 最高貸款金額

HKD100,000² per eligible cross-boundary coach 每部合資格跨境巴士港幣 10 萬²

Document Checklist 文件清單

- The latest Vehicle Registration Document 車輛登記文件
- A valid "Passenger Service Licence" (PSL) 有效的「客運營業證」
- Any one of the following 以下其中一項：
 - A valid "Passenger Service Licence Certificate" (PSLC) with (A05)³ "International Passenger Service" by the Transport Department and holder of a "Closed Road Permit" (CRP). 由運輸署簽發的有效「客運營業證證明書」且有 (A05)³ 國際乘客服務批註及封閉道路通行許可證。
 - An approval-in-principle letter issued by Transport Department on or before 29 April 2023 for the replacement of the cross-boundary coach. 在 2023 年 4 月 29 日或之前由運輸署簽發的書面原則上批准更換跨境巴士。

(d) Cross-boundary Hire Car 跨境出租汽車登記車主 (CHC100)**Criteria 申請資格**

The applicant must be, on any date during the 4-year period between 30 April 2019 and the date of launch of the Scheme on 29 April 2023: 申請人必須在 2019 年 4 月 30 日至 2023 年 4 月 29 日計劃開始 4 年期間：

1. The applicant is a registered owner of the private car. 申請人是私家車登記車主。
2. With a valid hire car permit issued by Transport Department for provision of cross-boundary hire car (CBHC) service. 持有效由運輸署簽發的「出租汽車許可證」以提供跨境出租汽車服務。
3. (For each relevant vehicle) Holder of a Closed Road Permit (CRP) or (每輛相關車輛) 持有封閉道路通行許可證；或
With an approval-in-principle letter issued by Transport Department for the replacement of the cross-boundary hire car on or before the launch date of the Scheme. 持有在計劃開始前由運輸署簽發的書面原則上批准更換跨境出租汽車。

Maximum Facility Amount 最高貸款金額

HKD80,000² per eligible cross-boundary hire car 每部合資格出租車港幣 8 萬²

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- The latest Vehicle Registration Document 車輛登記文件
- A valid hire car permit for provision of cross-boundary hire car (CBHC) service 有效的「出租汽車許可證」以提供跨境出租汽車服務
- Any one of the following 以下其中一項：
 - With a Closed Road Permit (CRP), or 持有封閉道路通行許可證，或
 - An approval-in-principle letter issued by Transport Department on or before 29 April 2023 for the replacement of a CBHC. 在 2023 年 4 月 29 日或之前由運輸署簽發的書面原則上批准替換跨境出租汽車。

Business Entity and Business Operation Requirement (Continued) 商業實體及業務經營要求 (續)

(e) Cross-boundary Ferry Owner/Operator 跨境渡輪渡輪船東/ 營辦商

(f) Cross-boundary Ferry Operator (joint application with Registered Owner) 跨境渡輪營辦商 (與船東共同申請)

(CBF100)

Criteria 申請資格

The applicant must be, on any date during the 4-year period between 30 April 2019 and the date of launch of the Scheme on 29 April 2023: 申請人必須在 2019 年 4 月 30 日至 2023 年 4 月 29 日計劃開始 4 年期間：

1. An operator of the eligible cross-boundary ferry. 申請人是跨境渡輪營辦商。
2. With the registered owner's endorsement for the operator to take out the Loan by the operator. 持有登記船東經由營辦商申辦貸款之授權。
3. A holder of a valid "Certificate of Registry" or "Certificate of Ship's Nationality". 持有有效的「註冊證明書」或「船舶國籍證書」。
4. With a valid "Permit to Operate High Speed Craft". 持有有效的「高速船營運許可證」。

Maximum Facility Amount 最高貸款金額

HKD2,000,000 per eligible cross-boundary ferry 每部合資格跨境渡輪港幣 2 百萬。

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- A valid "Certificate of Registry" or "Certificate of Ship's Nationality" 持有有效的「註冊證明書」或「船舶國籍證書」。
- With a valid "Permit to Operate High Speed Craft" endorsement issued pursuant to section 8 of Merchant Shipping (Safety) (High Speed Craft) Regulation (Chapter 369, section 107) or issued in conformity with Chapter 1 of the HSC Code by or on behalf of the government of the State or territory in which the craft is registered. 持有根據《商船(安全)(高速船)條例》(第 369 章, 第 107 節) 第 8 條簽發的, 或由船舶註冊所在州或領地政府或代表其根據高速船規則第一章頒發的有效的「高速船營運許可證」。

Company Document Checklist 公司文件清單

- Any one of the following 以下其中一項：
 - HK incorporated company 香港註冊公司
 1. Valid Business Registration Certificate 有效之商業登記證
 2. Certificate of Incorporation 公司註冊證書 – *Limited Company only* 只適用於有限公司
 3. Company Search (NAR1) 公司查冊 (NAR1) – *Limited Company only* 只適用於有限公司
 4. *If applicable* – documents to show shareholder change ("bought and sold note" and "instrument of transfer") if the change is effected after last NAR1 filing. 如適用 – 如在上次提交 NAR1 表格後有股東變更, 請提交有關股東變更的文件 (「股票買賣協議」及「轉讓文件」)。
 - Non HK incorporated company 非香港註冊公司
 1. Certificate of Incumbency (COI) issued within 6 months. 由公司註冊代理人於最近六個月發出的董事、股東證明書。
 2. *Non-HK incorporated Borrowers/Guarantors only* - Legal opinion from external legal professionals¹ qualified in the jurisdiction of the company's incorporation confirming the authority and power of the company to enter into the relevant facility or guarantee. 只適用於非香港成立之借款人/擔保人 – 由有位於公司成立地法律執業資格的外部律師¹ 發出的法律意見, 確定公司有權力及能力申請有關貸款或擔保書。
- Hong Kong identity card or passport of owner(s)/director(s) 業務擁有人/ 董事的香港身分證或護照

Credit History 信貸紀錄

- The applicant (or, in the case of sole proprietorship, the sole proprietor) must not have record of winding up or bankruptcy petition or proceedings. 並無針對申請人 (如是獨資經營商號, 獨資經營者) 之清盤或破產呈請或程序之紀錄。
- Any guarantors must not have record of bankruptcy or winding up petition or proceedings. 並無針對任何擔保人之破產或清盤呈請或程序之紀錄。
- Both the applicant and the guarantors have no Outstanding Default⁴ as at the date of submission and drawdown. 在申請及提取貸款之日, 借款人及擔保人沒有任何未清償欠債⁴。

Guarantees 擔保**Criteria 申請資格**

1. Personal Guarantees are required from individual(s) who, directly or indirectly, hold(s) or is/are beneficially entitled to more than 50% of the issued share capital or equity interest of the Borrower; or 須提供個人擔保。擔保人 (等) 必須是直接或間接地擁有或受益超過借款人已發出股本或實際權益 50% 的自然人; 或
2. Corporate Guarantees (irrevocable, unconditional and legally binding) from the applicant's parent or holding company if the applicant is a corporation, or a wholly-owned subsidiary of a corporation, which has any of its shares listed on the Stock Exchange of Hong Kong Limited (HKEX). 若申請人或其全資擁有的控股公司在香港交易所上市, 可提供不可撤銷的、無條件的、且具有法律約束力的公司擔保代替。

Document Checklist 文件清單

- Any one of the following 以下其中一項：
 - For Limited Company Only* - Completed "Guarantee by Individual(s)" booklet and Consent for Use and Disclosure of Personal Data. 只適用於有限公司 – 已填妥的「個人擔保書」及使用披露個人資料同意書。
 - For Holding Company is listed on HKEX Only* - Completed "Guarantee (Limited Amount)" 只適用於在香港交易所上市的控股公司 – 已填妥的「擔保書 (設有限額)」。
 - For non-HK domiciled guarantors only* – A legal opinion from external legal professionals¹ qualified in the jurisdiction of the guarantor confirming that all necessary documents have been properly executed, that the terms and the choice of the governing law as specified in the documents will be recognised/enforceable in the jurisdiction of the guarantor. Not required for guarantor domiciled in Australia, Bermuda, BVI, Cayman Islands, France, Germany, Japan, China, United Kingdom or United States of America. 只適用於非香港居籍的擔保人 – 由擔保人位於的司法管轄區內具法律執業資格的外部律師¹ 發出的法律意見, 確認所有所需文件已妥為簽訂、文件內之條款及所選法律是會被該司法管轄區承認/ 強制執行。如擔保人在以下司法管轄區居籍則不需提供: 澳洲、百慕達、英屬處女群島、開曼群島、法國、德國、日本、中國、英國或美國。

Use of Proceeds 貸款用途

- Loan proceeds must be used for 貸款之款項必須用於：
 - Meeting needs in general working capital for the applicant's resumption of business (for Licensed Travel Agents); or 配合申請人復業的一般營運資金需要 (適用於持牌旅行代理商)；或
 - Repair and/or maintenance of and buying insurance for the relevant vehicle(s) or vessel for the applicant's resumption of passenger transport service (for Local Tour Coach, Cross-boundary Tour Coach, Cross-boundary Hire Car, Cross-boundary Ferry). 申請人恢復客運服務用的有關車輛或船隻維修和購買保險需要 (適用於本地旅遊巴士、跨境旅遊巴士、跨境出租車、跨境渡輪)。
- Loan proceeds must not be used, whether in whole or in part, for paying, repaying, restructuring or repackaging all or any part of any loan, credit facility or payment obligation of the applicant, its Subsidiaries or its Related Entities to the Bank⁵. 貸款之款項不得全部或部分被使用於支付、償還、重組或重新包裝申請人、申請人的附屬公司或申請人的相關實體⁵欠本行的所有或任何貸款、信貸授信或付款義務的任何部分。
- Loan proceeds will be credited to repayment account or other HKD account if repayment account is an overdraft account or is overdrawn. 貸款款項將存入還款戶口，或如還款戶口是透支戶口或存在透支，貸款款項將存入其他港元戶口。
- Loan drawdown instruction to credit loan proceeds to Borrower's same named account with the Bank. 貸款提款指示款項存入借款人於本行之同名戶口。

Submission Instructions 提交本申請之提示

Please follow the procedure below to submit the Dedicated 100% Loan Guarantee Scheme Application:

請依照以下程序提交百分百擔保貸款專項計劃申請予本行：

1. Complete this Dedicated Loan Guarantee Scheme Application form. 請填妥本百分百擔保貸款專項計劃申請表格。
2. Deliver all the following completed forms along with relevant supporting documents to any of our Document Collection Points (refer to HSBC Commercial Banking website for details on Document Collection Points) or send by post to "Business Loans Team" at 8/F, Tower 3, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong. Application will only be processed when all supporting documents and signed forms have been received.
請將以下所有填妥之表格連同有關證明文件送至本行之任何一個文件收集網點 (請登入滙豐商業理財網站了解文件收集網點詳情)，或郵寄至「商業貸款申請組」：香港九龍深旺道 1 號滙豐中心 3 座 8 樓。本行將在收到所有證明文件及已簽署之表格後方會處理申請。
 - Application Form for Dedicated 100% Loan Guarantee Scheme 百分百擔保貸款專項計劃申請表格
 - Guarantee by Individuals or (if applicable) Corporate Guarantee 個人擔保書或 (如適用) 公司擔保書
 - Dedicated 100% Loan Guarantee Scheme - Application Form (DLGS102(B)) 百分百擔保貸款專項計劃 – 貸款申請表 (DLGS102(B))
3. Application result will be notified by post. Please ensure your bank recorded correspondence address is up-to date.
本行將以郵寄通知閣下/ 貴公司之申請結果。請確保閣下/ 貴公司於本行紀錄之通訊地址是最新的通訊地址。

¹ Please contact HSBC for panel lawyers or to check if your jurisdiction falls under a master legal opinion.
請聯絡本行查詢可使用之律師行或查詢閣下之司法管轄區是否已取得法律意見。

² The application of the specified sectors (b), (c) and (d) can only submit one loan application for each vehicle, top-up loan application will not be considered.
有關指定行業 (b)、(c) 及 (d) 之貸款申請，每輛有關車輛的貸款申請只限申請一次，加額申請將不獲考慮。

³ For bus owners holding both A01 and A05 endorsements, the Borrower should submit their applications vide (c) Cross-boundary Coach Owner (A05).
若巴士車主同時持有 A01 和 A05 服務批註，應遵從 (c) 跨境巴士登記車主方式申請。

⁴ "Outstanding Default" means a failure to repay or pay a loan, interest or other payment, or any part thereof, in accordance with the relevant facility, whereby the indebtedness remains outstanding for more than 60 days after the relevant repayment or payment date, (i) as evidenced by the latest report issued by any credit information provider made available to the Bank and which is issued not earlier than 30 days prior to the date of submission of the Dedicated 100% Loan Guarantee Scheme Application Form to HKMCI or upon its reasonable request; or (ii) in respect of any facility granted by the Bank with reference to the Bank's records, external credit information search as appropriate.

「未清償欠債」是指未按照相關授信償還貸款、利息或其他款項或其任何部分，而債務在相關到期還款或支付日後已拖欠多於 60 天而仍未被償還或支付，且 (i) 由任何信貸資料提供者向本行提供的最新報告所證明，而該報告的發出日期不早於提交百分百擔保貸款專項計劃 – 貸款申請表予香港按揭證券保險公司的日期或其作出合理要求的日期的30天前；或 (ii) 涉及有關本行授予的任何授信 (按本行紀錄及其他外部財資核實，如適用)。

⁵ "Related Entity" shall be construed so that a person (A), being a sole proprietor, partnership or company, and another person (B), being a sole proprietor, partnership or company, are Related Entities of each other if any one or more persons, individually or jointly, directly or indirectly, hold, beneficially own or control any business interest in each of A and B.

「相關實體」解釋為，對一位人士 (A) 作為獨資經營商號、合夥商號或公司而另一位人士 (B) 作為獨資經營商號、合夥商號或公司，如任何一位或多位人士單獨或共同、直接或間接地擁有、實益持有或控制 A 及 B 分別的任何商業權益，則雙方均是對方的相關實體。

"business interest" in relation to a company means the shares or equity interest of such company, and in relation to a partnership means the aggregate or overall rights or entitlements to participate in a distribution of profits of such partnership.

某一間公司的「商業權益」是指該公司的股份或股權，而某一間合夥商號的「商業權益」是指總體或所有可參與分配該合夥商號的利潤的權利或應享權利。

"Subsidiary" has the same meaning given to it in the Companies Ordinance (Chapter 622 of the Laws of Hong Kong).

「附屬公司」的涵義與《公司條例》(香港法例第622章) 所賦予的涵義相同。