

Dear Customer,

**Banking Facilities or Services –  
Pre-approved Principal Payment Holiday Scheme for Corporate Customers**

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We refer to the applicable document(s) and agreement entered into between you and us, which set(s) out the terms and conditions governing the banking facilities or services granted to you (as amended, supplemented and/or restated from time to time) (“**Facility Document(s)**”).

We wish to inform you that you may be a Covered Borrower (as defined in Appendix I) under the Hong Kong Monetary Authority’s Pre-approved Principal Payment Holiday Scheme for Corporate Customers (as extended by the Hong Kong Monetary Authority pursuant to its circular on 16 September 2022) (the “**Scheme**”).

Pursuant to the Scheme, you may be eligible for the **deferral of principal payments under the In-Scope Facilities (as defined in Appendix I) for the Applicable Payment Holiday Period (as defined in Appendix I)**, subject to your acceptance of the terms and conditions contained in this letter and conditional upon such deferral of principal payments arrangement coming into effect as agreed by us (the “**Principal Payment Holiday Arrangement**”). Please refer to Appendix I for key features of the Scheme and details of the **Applicable Payment Holiday Period** and the **In-scope Facilities**.

Appendix II sets out the amendments that would apply to the Facility Document(s) for the various types of the In-scope Facilities (the “**Facilities Principal Amendments**”) pursuant to the Principal Payment Holiday Arrangement.

If you agree to enter into the Principal Payment Holiday Arrangement with us, please arrange for your authorised signatory(ies) to sign and return to us the duplicate of this letter.

By returning the signed duplicate of this letter to us, you agree that:-

1. the Facility Document(s) shall be amended and supplemented by (i) the Facilities Principal Amendments and (ii) (subject to paragraph 2 below) the confirmation letter(s) (the “**Confirmation Letter(s)**”) to be issued by us setting out the detailed terms of the Principal Payment Holiday Arrangement for your In-scope Facilities with us. The detailed terms in the Confirmation Letter(s) would include, without limitation, the revised payment terms, financing tenor(s) and/or all other amendments incidental to or consequential upon the Principal Payment Holiday Arrangement pursuant to the Scheme;
2. if necessary, we may, in lieu of issuing Confirmation Letter(s), request you to enter into specific amendment documentation of the Facility Document(s) to be agreed between you and us for implementing the Principal Payment Holiday Arrangement. Such amendment documentation arrangement would generally be applicable to the bilateral facilities which are committed, cross border or complex in nature or which are documented under non-standard facility or security documentation;
3. where applicable, we will also need the confirmation or consent from the guarantor(s) and/or security provider(s) of the relevant In-scope Facilities to agree to amendments to the Facility Document(s) and/or related guarantee(s) or security document(s) and fulfilment of such other conditions precedent as we consider necessary under the Facility Document(s), before the Principal Payment Holiday Arrangement can become effective;
4. in respect of certain facilities (which may include, without limitation, those facilities which are committed, cross border or complex in nature or which may require the confirmation of your guarantor(s) or security provider(s) or fulfilment of other conditions precedent or which may require separate case by case consideration), we may contact you to discuss further on the

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approach to take and the detailed terms and conditions (including condition(s) precedent) relating to, and necessary documentation required by us for, the Principal Payment Holiday Arrangement before preparing the amendment documentation and before the Principal Payment Holiday Arrangement can become effective;

5. the amendments (including, without limitation, the Facilities Principal Amendments) shall take effect on the date specified in our Confirmation Letter(s) (or, as the case may be, on the amendment effective date as stipulated in the amendment documentation to be entered into between you and us, if any). We may also specify any applicable condition(s) precedent in our sole discretion before the Principal Payment Holiday Arrangement may take effect;
6. except to the extent that the original principal payments due date(s) under the Facility Document(s) may be extended by the Principal Payment Holiday Arrangement, all the terms of the Facility Document(s) shall continue in full force and effect, and nothing in the Facilities Principal Amendments would in any way prejudice or affect our rights under the Facility Document(s).
7. for the avoidance of doubt, notwithstanding this letter (and your agreement to the Principal Payment Holiday Arrangement), we may take appropriate action to protect our interest and may immediately terminate the the Principal Payment Holiday Arrangement and/or demand immediate repayment of the facilities in the circumstances where we consider appropriate for protecting our interest in the Facility Document(s). Such circumstances include, without limitation, your default in paying interest or any other sum to us or any other person, you (or your guarantor or security provider) becoming insolvent or being subject to any legal action (whether commenced by us or any other person), any breach of terms of the Facility Document(s) or related guarantee or security by you or any other person, you (or any member the company group you belong to) ceasing business operation, your default under any other loan or facility (whether granted by us or any other person), and/or occurrence of any event which has any material adverse effect on you or your business or assets;
8. by signing this letter, you represent and warrant to us that you have satisfied all the eligible criteria as a Covered Borrower (as defined in Appendix I). If, for whatever reason, you cease to be a Covered Borrower on or before 1 November 2022 or the Application Date (as defined below), whichever is later, we may immediately withdraw the Principal Payment Holiday Arrangement with you;
9. we may at any time amend, vary, withdraw and/or terminate the Principal Payment Holiday Arrangement, without any prior notice to you, in accordance with our internal policies and/or the terms of the Scheme (as amended, supplemented or updated by the Hong Kong Monetary Authority from time to time); and
10. to the extent of inconsistency between (i) the Facilities Principal Amendments and (ii) the terms in the Confirmation Letter(s) (or, as the case may be, in the amendment documentation of the Facility Document(s) to be agreed between you and us), the latter terms shall prevail.

We will continue to charge fees and interest on the banking facilities and/or services subject to the Scheme during the Applicable Payment Holiday Period as stipulated in Appendix I.

Please note that if the Principal Payment Holiday Arrangement becomes effective, due to the deferral of your principal payments under your In-scope Facilities, your total payment obligation for interest amount under the relevant facilities may increase. For any loan with contract designed to hedge currency or other risks, please also note that you may have to pay additional hedging cost if the Principal Payment Holiday Arrangement applies to such loan.

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Before you agree to accept the Principal Payment Holiday Arrangement with us, we strongly recommend you to consider such financial or other implications to you under Principal Payment Holiday Arrangement and to consult your professional advisors (financial, accounting, tax, legal or otherwise) as you consider appropriate to help you on the assessment of the implications. Nothing in this letter shall in any way affect our rights under the Facility Document(s).

If there is any inconsistency between English and Chinese versions of this letter, the English version shall prevail for all purposes.

If you wish to discuss any matters relating to the above, kindly contact our Commercial Banking service hotline on +852 2748 8288. We are doing our very best to support you in sustaining your business during these trying times.

Yours faithfully,

**The Hongkong and Shanghai Banking Corporation Limited**

[This letter is system generated and no signature by our Bank is required]

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### Acceptance and Confirmation(s) by Customer

We, the Customer, agree to and accept all the terms and conditions set out in this letter.

Where we have more than one Business Instalment Loan / Business Instalment Loan (SFGS) with HSBC, please apply the Principal Payment Holiday Arrangement as follows (*\*please select ONE option below*):

- \*  Apply the Principal Payment Holiday Arrangement to all of our Business Instalment Loan(s) / Business Instalment Loan(s) (SFGS)
- \*  Apply the Principal Payment Holiday Arrangement only to our following Business Instalment Loan(s) / Business Instalment Loan(s) (SFGS):

1. (Name of facility) \_\_\_\_\_
2. (Name of facility) \_\_\_\_\_
3. (Name of facility) \_\_\_\_\_
4. (Name of facility) \_\_\_\_\_

We agree and acknowledge that after our signing of this letter, in respect of certain facilities (which may include, without limitation, those facilities which are committed, cross border or complex in nature or which may require the confirmation of our guarantor(s) or security provider(s) or fulfilment of other conditions precedent or which may require separate case by case consideration), HSBC may contact us to discuss further on the approach to take and the detailed terms and conditions (including condition(s) precedent) relating to, and necessary documentation required for, the Principal Payment Holiday Arrangement.

We also agree and acknowledge that the Principal Payment Holiday Arrangement shall only become effective on the effective date which HSBC may notify us in writing through Confirmation Letter(s) (or, as the case may be, on the amendment effective date as stipulated in the amendment documentation to be entered into between HSBC and us, if any) and may be subject to our fulfilment of any applicable condition(s) precedent as specified by HSBC in its sole discretion for the Principal Payment Holiday Arrangement.

We declare that we: (i) are not ceasing operation or declaring bankruptcy or liquidation; and (ii) have annual sales turnover of less than HK\$ 800 million; and (iii) have no outstanding payments payable to HSBC which have been overdue for more than 30 days as at 1 November 2022 or the Application Date (as defined below), whichever is later.

“Application Date” in this letter means the date on which the Customer applies to the Bank to defer the principal repayment of the facilities as specified in this letter, which is the date of signing of this letter by the Customer stated below.

For and on behalf of (Name of Customer) \_\_\_\_\_

Date of signing: \_\_\_\_\_

_____ Authorised Signature(s) Name: Title:	_____ Authorised Signature(s) Name: Title:
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## APPENDIX I

### Key Features of Pre-approved Principal Holiday Payment Scheme for Corporate Customers (as extended by the Hong Kong Monetary Authority pursuant to its circular on 16 September 2022)

<b>The Scheme</b>	To provide relief to corporate borrowers affected by the outbreak of COVID-19, the Hongkong and Shanghai Banking Corporation Limited, Hong Kong (“ <b>HSBC</b> ”) will offer principal payment holiday to covered corporate borrowers on a pre-approval basis in line with Hong Kong Monetary Authority’s <i>Pre-approved Principal Payment Holiday Scheme for Corporate Customers</i> .
<b>Launch Date of the Scheme</b>	1 May 2020, as extended by the Hong Kong Monetary Authority pursuant to its circular on 16 September 2022
<b>Covered Borrowers</b>	Covered Borrowers are corporate borrowers which:-  i. have, on an entity basis, an annual sales turnover of HK\$800 million or less, based on their latest financial statements;  ii. have no outstanding payments payable to HSBC which have been overdue for more than 30 days as at 1 November 2022 or the Application Date, whichever is later; and  iii. are not in the process of ceasing operations or declaring bankruptcy or liquidation.
<b>Payments Covered</b>	All principal payments of bilateral loans falling due from the Effective Date (as defined in HSBC’s Confirmation Letter(s)) to 31 January 2023 to be made by a Covered Borrower to HSBC. Syndicated loans and loans financing the purchase of shares and other financial assets are not covered by the Scheme.
<b>Applicable Payment Holiday Period</b>	Six (6) months beginning from the original due dates of the payments covered, except that:-  i. for trade facilities, the payment holiday period should be 90 days; and  ii. for facilities which are self-liquidating in nature, HSBC may require the loan to be settled when the underlying payment has been received by the Covered Borrower.  In line with the above principle, for revolving facilities (e.g. corporate credit cards and overdraft facilities) with limits that are due for review from the Effective Date (as defined in HSBC’s Confirmation Letter(s)) to 31 January 2023, HSBC will either extend the review dates by 6 months or not adjust downward the existing facility limit within 6 months from the review dates.  Notwithstanding the foregoing, HSBC may require that the principal repayments of such loan (which are subject to deferral during the period from the Effective Date (as defined in HSBC’s Confirmation Letter(s)) to 31 January 2023) to be amortised and repaid during the remaining loan tenor or part thereof, and the original loan tenor may remain unchanged

	or may be extended for such period as determined by HSBC in its sole discretion.
<b>In-scope Facilities under the Scheme</b>	<p>The Scheme applies to the following types of HSBC's bilateral loan facilities:-</p> <ul style="list-style-type: none"> <li>• Business Instalment Loans</li> <li>• Business Instalment Loans (SFGS)</li> <li>• other bilateral loan facilities as HSBC may from time to time designate as In-scope Facilities under the Scheme</li> </ul> <p>Any Out-of-scope Facilities (below) shall be excluded from the Scheme.</p>
<b>Out-of-scope Facilities</b>	<p>The Scheme does <b><u>NOT</u></b> apply to the following types of banking facilities or services:-</p> <ul style="list-style-type: none"> <li>• Loans financing the purchase of shares and other financial assets</li> <li>• Syndicated loans</li> <li>• Supply Chain Solutions</li> <li>• Trade facilities for issuance of letter of credit or bank guarantee, and purchase, negotiate, discount, prepayment or endorsement of an instrument or a document presented under a documentary credit</li> <li>• any bilateral loan facilities as HSBC may notify its customers as Out-of-scope Facilities outside the Scheme</li> </ul>

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## APPENDIX II

### Facilities Principal Amendments for In-scope Facilities

#### Business Instalment Loans / Business Instalment Loans (SFGS)

Principal Payment Due Date: Each original due date for repayment of outstanding principal amount of the loan within the period from the Effective Date (as defined in HSBC's Confirmation Letter(s)) to 31 January 2023 shall be postponed to the date falling 6 months from the original due date. The postponed principal repayments of such loan are to be amortised and repaid during the remaining loan tenor or part thereof, and the original loan tenor may remain unchanged or may be extended for such period as determined by HSBC in its sole discretion.

All adjustments to the loan repayment terms as conclusively determined by HSBC pursuant to the above provision shall be binding on the Customer (as borrower). The Customer (as borrower) agrees to be bound by any revised schedule(s) of repayment terms to be provided by HSBC and any other amendments for implementing the adjustments as HSBC determines.

For HSBC's internal record purpose only, HSBC may assign different loan account numbers to record the respective portions of the entire loan. Each loan amount and any related repayment details shown under each such loan account number shall be read collectively and aggregated for the Customer's (as borrower) repayment obligation of the entire loan, and the existing loan continues to be one single loan.

Interest: For the avoidance of doubt, interest on each loan shall continue to be made by the Customer (as borrower) throughout the loan period notwithstanding the Principal Payment Holiday Arrangement.

In respect of the Business Instalment Loan (SFGS), any adjustment of the repayment terms of the facility (as contemplated by this Appendix) shall also be subject to compliance with the terms under The SME Financing Guarantee Scheme (SFGS) and/or other relevant requirements by HKMC Insurance Limited.

親愛的客戶:

## 銀行融資或服務 - 《企業客戶「預先批核還息不還本」計劃》

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就本行授予閣下的銀行融資或服務, 知悉閣下已與本行簽訂相關的文件及協議 (包括其不時的修改、補充及/或重新的述明) (「融資文件」) 以記載監管該融資或服務的條款及細則。

特此通知閣下有可能為香港金融管理局推出的《企業客戶「預先批核還息不還本」計劃》(計劃已按香港金融管理局 2022 年 9 月 16 日的通告延長)(「計劃」) 下的涵蓋借款人。

根據該「計劃」, 若閣下的本金還款屬「可涵蓋融資」的一種 (見附件一), 閣下的本金還款有可能按「適用的延期還款期限」被延期 (見附件一), 唯閣下必須先接受本函所載的條款及細則, 並且該延遲本金還款的安排須在我們雙方同意後方正式生效 (「還息不還本」安排)。有關該「計劃」的特點、「適用的延期還款期限」及「可涵蓋融資」的詳情, 請參閱附件一。

附件二列出根據「還息不還本」安排, 各「可涵蓋融資」的「融資文件」須作出的修訂 (「融資主要修訂」)。

如閣下同意接受「還息不還本」安排, 請交還由授權簽署人簽署之本函副本於本行。

閣下交還本函的簽署副本於本行即表示同意以下各項:-

1. 「融資文件」須按下述文件作出修訂及補充 (i) 「融資主要修訂」; 及 (ii) (除下述第 2 條另有規定外) 由本行發出的確認信 (「確認信」), 詳列閣下「可涵蓋融資」的「還息不還本」安排之條款及細則。

「確認信」詳列的條款將載有 (但不限於) 修訂的還款條件、融資期限及/或所有其他根據該「計劃」下「還息不還本」安排所附帶或引起的修訂;

2. 為實施「還息不還本」安排, 如屬必要, 本行可要求閣下簽署經我們雙方同意的特定修訂文書修訂「融資文件」, 以代替簽發「確認信」。所有有承諾性、跨境或結構複雜的雙邊貸款, 或以非銀行標準的融資或抵押文書簽署的雙邊貸款均以修訂文書的安排處理;



3. 如適用，在「還息不還本」安排生效之前，本行亦會要求「可涵蓋融資」的擔保人及/或抵押人確認或同意對「融資文件」及/或擔保或抵押文件有關的修訂，以及滿足本行在「融資文件」中制訂的各項必要先決條件；
4. 對於某些融資 (其為 (但不限於)有承諾性、跨境或結構複雜的融資; 或為須閣下的擔保人及/或抵押人確認或滿足其他的先決條件的融資; 或須個別情況考慮的融資) ，在草擬修訂文書以及在「還息不還本」安排可生效之前，本行可能聯絡閣下再商討關於「還息不還本」安排的落實方式和其詳細的條款及細則(包括先決條件) 及其他本行認為必須的文書;
5. 該等修訂 ( 包括但不限於「融資主要修訂」 ) 必須在本行的「確認信」中註明的日期生效 ( 或，視情況而定，在閣下與本行簽署的修訂文書中 ( 如有 ) 訂明的修訂生效日期生效 ) 。本行有絕對的酌情權制訂任何「還息不還本」安排生效的先決條件；
6. 在「還息不還本」安排下，除了「融資文件」的原有本金還款到期日可獲延期外，「融資文件」中的所有條款將繼續具有十足效力及作用，而「融資主要修訂」中的任何內容均不會損害或影響本行在「融資文件」下享有的權利；
7. 為免疑慮，即使有本函 (以及閣下對「還息不還本」安排的同意) ，若本行認為有需要適時保障本行於「融資文件」的利益時，本行可採取任何相宜的行動及立即終止「還息不還本」安排及/或要求立即償還融資款項。該等情況包括(但不限於) 閣下未能如期向本行或其他人等支付利息或其他款項，閣下(或閣下的擔保人及/或抵押人)將被清盤或被本行或其他人提起任何法律行動，閣下或其他人違反「融資文件」或相關擔保或抵押的條款，閣下(或閣下所屬的集團)停止營運，閣下於其他的貸款或融資下違約(不論是由本行授予的或是其他人授予的) 或發生其他對閣下或閣下的營運或資產產生重大不利影響的事件；
8. 閣下若簽署本函，即代表閣下向本行承諾及保證閣下符合所有「涵蓋借款人」的條件 (見附件一的定義)。若閣下出於任何原因在 2022 年 11 月 1 日或申請日期 ( 定義如下 ) 的當日或之前，以較晚者為準，已不再是「涵蓋借款人」，本行可立即撤回對閣下的「還息不還本」安排；
9. 本行可根據本行的內部指引或該「計劃」的條款 ( 包括香港金融管理局不時作出的修改、補充或更新 ) 不時修改、變更、撤回及/或終止「還息不還本」安排而無須事先通知閣下；及
10. 在 (i) 「融資主要修訂」及 (ii) 「確認信」 ( 或視情況而定，閣下與本行同意修訂「融資文件」的文書 ) 中的條款有相抵觸的情況，均以後者的條款為準。

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在**附件一**所述「適用的延期還款期限」期間，本行將繼續就受惠於該「計劃」的融資及/或服務收取費用和利息。

請注意，在「還息不還本」安排生效後，由於閣下的「可涵蓋融資」本金還款被延期，閣下對融資須承擔的總利息支出可能會增加。請注意，對於任何附有貨幣或其他風險對沖合同之貸款，如「還息不還本」安排適用於該貸款，閣下可能須承擔額外的對沖成本。

在閣下同意接受「還息不還本」安排前，請閣下務必考慮「還息不還本」安排對閣下的財務或其他影響，並在閣下認為適當的情況下諮詢專業顧問的意見（包括財務、會計、稅務、法律或其他的專業顧問）以協助閣下評估影響。本函將不影響本行於「融資文件」下任何的權利。

若本函的中文版本與英文版本有歧異，概以英文版本為準。

如閣下欲討論與上述有關的任何事宜，請聯絡滙豐商業銀行服務熱線 +852 2748 8288。本行正竭盡全力協助閣下的業務渡過艱難時期。

**香港上海滙豐銀行有限公司**

[本函由系統發出，無需本行簽署]

附件一

企業客戶「預先批核還息不還本」計劃的特點

(計劃已按香港金融管理局 2022 年 9 月 16 日的通告延長)

<b>計劃</b>	為支援受新型冠狀病毒疫症影響的企業借款人，香港上海滙豐銀行有限公司（「滙豐銀行」）會按香港金融管理局要求向合資格的企業借款人提供「預先批核還息不還本」安排。
<b>計劃推出日期</b>	2020 年 5 月 1 日，並已按香港金融管理局 2022 年 9 月 16 日的通告延長。
<b>涵蓋借款人</b>	<p>涵蓋借款人指符合以下條件的企業借款人：</p> <ul style="list-style-type: none"><li>i. 借款人本身的年度營業額在 8 億港元或以下（以最近期財務報表為準）；</li><li>ii. 在 2022 年 11 月 1 日或申請日期（定義如下）的當日或之前，以較晚者為準，並無在滙豐銀行有逾期多於 30 日的欠款；及</li><li>iii. 尚未停止營運或宣布破產/清盤。</li></ul> <p>本函中的“申請日期”指客戶向銀行申請延遲償還本函中指定融資的本金還款的日期，即客戶簽署本函的當日。</p>
<b>涵蓋還款</b>	涵蓋借款人於滙豐銀行的確認信中所所述的生效日起至 2023 年 1 月 31 日期間內須償還滙豐銀行的所有雙邊貸款本金還款。計劃不涵蓋銀團貸款及為股票或其他金融資產作融資的貸款。
<b>適用的延期還款期限</b>	<p>涵蓋還款的原到期日獲延長 6 個月，以下除外：</p> <ul style="list-style-type: none"><li>i. 貿易融資貸款的延期還款期為 90 日；及</li><li>ii. 如屬自償性質的貸款，滙豐銀行可要求涵蓋借款人在收到相關基礎交易款項後償還貸款。</li></ul> <p>按照上述原則，若循環貸款（例如企業信用卡和透支額度）在滙豐銀行的確認信中所所述的生效日起至 2023 年 1 月 31 日期間內到期進行檢討，滙豐銀行可把檢討日期延期 6 個月或在原檢討日期的 6 個月內不削減現有額度。</p>

	<p>雖有上述的延期，滙豐銀行可要求該貸款的本金 (其於滙豐銀行的確認信中所述的生效日起至 2023 年 1 月 31 日期間被延期償還)於餘下的整個或部分還款期裏重新攤分償還，而原本的貸款到期日可不變 或在滙豐銀行以其絕對酌情權決定下延期。</p>
<p>可涵蓋融資</p>	<p>計劃適用於以下類型的滙豐銀行雙邊貸款融資：</p> <ul style="list-style-type: none"> <li>• 中小企分期貸款</li> <li>• 中小企分期貸款 (「中小企融資擔保計劃」)</li> <li>• 其他由滙豐銀行不時指定為「計劃」下「可涵蓋融資」的雙邊貸款融資</li> </ul> <p>計劃不包括任何「不涵蓋融資」(如下)。</p>
<p>不涵蓋融資</p>	<p>計劃<u>不適用</u>於以下類型的銀行融資或服務：</p> <ul style="list-style-type: none"> <li>• 為股票或其他金融資產作融資的貸款</li> <li>• 銀團貸款</li> <li>• 供應鏈融資</li> <li>• 用於開立信用證或銀行擔保的貿易融資，以及用於購買、議付、貼現、預付或背書信用證下任何文件或單據的貿易融資</li> <li>• 所有由滙豐銀行通知客戶為「計劃」下「不涵蓋融資」的其他雙邊貸款融資</li> </ul>

## 附件二

### 「可涵蓋融資」的「融資主要修訂」

#### 中小企分期貸款 / 中小企分期貸款 (「中小企融資擔保計劃」)

本金到期日:所有於滙豐銀行的確認信中所所述的生效日起至 2023 年 1 月 31 日期間到期償還的貸款本金可獲延期 6 個月。滙豐銀行會要求該延期貸款的本金於餘下的整個或部分還款期裏重新攤分償還，而原本的貸款到期日可不變或在滙豐銀行以其絕對酌情權決定下延期。

所有如上的修訂以滙豐銀行最終確定為準，並對客戶(作為借款人)有約束力。客戶(作為借款人)同意受由滙豐銀行提供修訂的還款條件明細附表約束，以及其他滙豐銀行因落實修訂而須作出的變更。

僅作為滙豐銀行內部的記錄目的，滙豐銀行可以不同貸款帳戶號碼分別記錄整筆貸款的各部分。在每一個帳戶下所記載的每一項貸款金額和任何有關還款的詳細資料須一併審閱並加起來統一計算客戶對全數貸款的償還責任，而現有貸款繼續為單筆貸款。

利息: 為免疑慮，即使有「還息不還本」安排，客戶(作為借款人)在整個貸款期都須支付利息。

對於**中小企分期貸款**(「中小企融資擔保計劃」)，任何融資還款條件的調整(如本附件所述)須受「中小企融資擔保計劃」及/或其他由香港按證保險有限公司制訂的相關條件約束。