

Arrangement Fee Waiver Terms and Conditions

1. For customer that has been granted by HSBC Hong Kong Commercial Banking between 17 May 2022 and 16 November 2023 (both days inclusive) ("Offer Period") new bilateral loan facility* falling within the scope of the GBA Sustainability Fund is eligible to be considered for a waiver of arrangement fee for such loan facility. Each customer's group can enjoy the arrangement fee waiver once only for the entire Offer Period irrespective of the number of eligible new bilateral loan facilities. The terms "customer" and "customer's group" in these terms and conditions have the same definition as defined in the HSBC "GBA Sustainability Fund" Promotion General Terms and Conditions. The date of granting of the loan facility in these terms and conditions refers to the date the relevant facility agreement becomes effective.

If an entity within the customer's group has already enjoyed the arrangement fee waiver, the arrangement fee waiver offer is no longer applicable to the customer and the customer's group.

2. Apart from the one-time arrangement fee waiver as mentioned above, the customer continues to be subject to all other fees and charges of HSBC in respect of the customer's loan facilities with HSBC. A new loan facility applied under this offer and the associated arrangement fee waiver are subject to (a) credit and other assessments as well as approval by HSBC and (b) contract.
3. A customer will not be eligible for the abovementioned arrangement fee waiver if the relevant loan facility has been or will be given any other preferential offers or treatments on interest by HSBC outside of the GBA Sustainability Fund Promotion.
4. A customer will not be eligible for or entitled to the arrangement fee waiver if it is unable to meet its payment obligations or comply with any of the terms of its agreements with HSBC.
5. HSBC reserves the right to revise these terms and conditions and/or postpone, suspend or terminate any of the offer at any time without prior notice. HSBC accepts no liability for any such change, postponement, suspension or termination, and has the final decision on all matters and disputes arising out of the offer.
6. Please also refer to the HSBC "GBA Sustainability Fund" Promotion General Terms and Conditions ("General Terms and Conditions") for details. Unless defined differently herein, all terms defined in the General Terms and Conditions have the same meaning in these terms and conditions.
7. 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 apply and prevail.



* Excluding certain loan facilities such as SME Financing Guarantee Scheme facilities including 80% loan guarantee ("SFGS80"), 90% loan guarantee ("SFGS90") and 100% loan guarantee ("SFGS100") under the SME Financing Guarantee Scheme.

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