

## Interest Rebate 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 term loan facility\* which falls within the scope of the GBA Sustainability Fund, and provided all of the following requirements are met:
  - (i) the term loan facility has a loan tenor of at least 24 months;
  - (ii) the customer has drawdown the term loan facility on or before 16 November 2022; and
  - (iii) the customer does not make early repayment of the term loan facility within the first 24 months period commencing from the date of drawdown of the loan,then such customer is eligible to be considered for a 3-months interest rebate in relation to the initial drawdown amount of such term loan facility, up to a maximum of HKD20,000 interest rebate per customer's group. The interest rebate is for 3 consecutive months, commencing from the first day of the earliest calendar month and ending on the last day of the third consecutive calendar month. The date of granting of the loan facility in these terms and conditions refers to the date the relevant facility agreement becomes effective.

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. If an entity within the customer's group has already enjoyed the interest rebate under this offer, the interest rebate offer is no longer applicable to the customer and the customer's group.
2. If an application is successful, the interest rebate will only be disbursed to the customer's bank account at HSBC Commercial Banking in such amount(s) and on such date(s) to be determined by HSBC.
3. A new term loan facility applied under this offer and the associated interest rebate are subject to (a) credit and other assessments as well as approval by HSBC and (b) contract.
4. A customer will not be eligible for the abovementioned interest rebate 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.
5. A customer will not be eligible for or entitled to the interest rebate if it is unable to meet its payment obligations or comply with any of the terms of its agreements with HSBC.
6. 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.
7. Please also refer to the HSBC "GBA Sustainability Fund" Promotion General Terms and Conditions ("General Terms and Conditions") applies to the GBA Sustainability Fund for details. Unless defined differently herein, all terms defined in the General Terms and Conditions have the same meaning in these terms and conditions.
8. 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!"**