

## HSBC GBA Sustainability Fund Promotion General Terms and Conditions

1. The HSBC GBA Sustainability Fund Promotion is offered by The Hongkong and Shanghai Banking Corporation Limited, Hong Kong ("HSBC" or "HSBC Hong Kong"). The term "customer(s)" in these terms and conditions refers to all new and existing HSBC Hong Kong Commercial Banking customers who have been granted any sustainable finance loan facility falling within the scope of the GBA Sustainability Fund ("Facility" or "Facilities") by HSBC Hong Kong Commercial Banking from 31 July 2023 to 16 November 2024 (both dates inclusive).

The term "customer's group" in these terms and conditions refer to the customer, its holding companies, its subsidiaries, its associated entities and affiliates.

HSBC retains the sole and absolute discretion to determine the types of Facilities falling within the scope of the GBA Sustainability Fund<sup>^</sup> from time to time and may make any changes it deems fit at its discretion without notice. The date of granting of the loan facility in these terms and conditions refers to the date the relevant facility agreement becomes effective.

2. From 31 July 2023 to 16 November 2024 (both dates inclusive) ("Offer Period"), customers are eligible to apply to enjoy any or all of the following offers:
  - 2.1 Preferential Documentary Credit opening commission / Guarantees Charges for Issuance for new Sustainable Trade Instruments within the scope of the GBA Sustainability Fund, subject to additional terms and conditions.
  - 2.2 Arrangement fee waiver for new bilateral loan facility falling within the scope of the GBA Sustainability Fund, subject to additional terms and conditions.
  - 2.3 Subsidy for Hong Kong Quality Assurance Agency (HKQAA) SME Loan Green e-Assessment application cost up to a maximum subsidy amount of HKD3,800 per customer's group, subject to additional terms and conditions.
  - 2.4 To attend HSBC's ESG webinars for free, subject to additional terms and conditions.
3. In addition, within the Offer Period, new customers, which its "customer's group", including the customer, its holding companies, its subsidiaries, its associated entities and affiliates, are eligible to apply to enjoy any or all of the following offers:
  - 3.1 3 months' interest rebate for bilateral term loan facility falling within the scope of the GBA Sustainability Fund, upon drawdown of facility on or before the end of Offer Period + 3 months, i.e. 16 February 2025, up to a maximum of HKD20,000 per customer's group, subject to additional terms and conditions.
  - 3.2 3 months' interest rebate for bilateral Buyer Loan (Pre-shipment / Post-shipment) or Seller Loan (Pre-shipment / Post-shipment) facility ("facility") within the scope of the GBA Sustainability Fund, upon drawdown of facility on or before the end of Offer Period + 3 months, i.e. 16 February 2025, up to a maximum of HKD20,000 per customer's group, subject to additional terms and conditions.
4. Apart from item 2.4 (ESG webinars), each of the offers set out in Clauses 2 and 3 above (the "Offers") can be enjoyed once only by the entire customer's group, unless otherwise specified by HSBC.
5. During the Offer Period, if (a) a customer is (i) no longer a party to any of the Facilities; or (ii) no longer a HSBC Hong Kong Commercial Banking customer, or (b) the customer's Facility has been declassified as a sustainability finance loan by HSBC, then the customer is no longer entitled to enjoy all of the Offers (x) from the date the customer ceases to be a party to the Facility or a HSBC Hong Kong Commercial Banking customer (as the case may be) or (y) from the date the customer's Facility ceases to be classified as a sustainability finance loan.
6. HSBC reserves the right to accept or reject any application for granting of any of the above Facilities and Offers. The eligibility of the customer (or an entity within customer's group, where applicable) for all of the Offers shall be determined at the sole and absolute discretion of HSBC.
7. HSBC reserves the right at its sole and absolute discretion to suspend, alter or terminate this GBA Sustainability Fund promotion (in whole or in part) or amend the relevant terms and conditions at any time without notice.
8. Each Offer is not exchangeable or redeemable for cash and is not transferable.
9. No person or entity other than the customers and HSBC will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
10. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region. Each party submits to the non-exclusive jurisdiction of the courts of the Hong Kong Special Administrative Region.
11. All matters and disputes arising from or relating to the Offer or the GBA Sustainability Fund will be subject to the final decision of HSBC.
12. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the Offer materials and these terms and conditions, the English version shall apply and prevail.



<sup>^</sup> For information and details relating to the scope of the GBA Sustainability Fund, please contact HSBC for further details. Excluding certain loan facilities such as Dedicated 100% Loan Guarantee Scheme facilities ("DLGS") and 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!"**