

## Subsidy for HKQAA SME Loan Green e-Assessment Application Cost Terms and Conditions

1. For customer that has been granted by HSBC Hong Kong Commercial Banking between 31 July 2023 and 16 November 2024 (both days inclusive) ("Offer Period") new bilateral loan facility\* falling within the scope of the GBA Sustainability Fund, provided (i) such customer has drawdown such loan facility on or before the end of Offer Period + 3 months, i.e. 16 February 2025, and (ii) such customer has incurred application cost made to the Hong Kong Quality Assurance Agency (HKQAA) "SME Loan Green e-Assessment" in respect of such loan facility, then such customer may be considered to be subsidized by HSBC an amount of HKD3,800 for the HKQAA "SME Loan Green e-Assessment" application cost incurred by the customer. The date of granting of the loan facility in these terms and conditions refers to the date the relevant facility agreement becomes effective.

Each customer's group can be subsidised once only for the entire Offer Period irrespective of the number of applications made to HKQAA "SME Loan Green e-Assessment". 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customer's group has already been subsidised under this offer, the HKQAA "SME Loan Green e-Assessment" subsidy offer is no longer applicable to the customer and the customer's group.

2. To be subsidised, customer must also provide HSBC the relevant receipt for the application cost incurred. If the application is successful, the subsidy in the amount of HKD3,800 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 loan facility applied under this offer and the associated subsidy 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 subsidy 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 subsidy 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 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!"**