# 2026 InnoTech Business Instalment Loan Promotional Offer

**Terms and conditions:**

1. The promotional offer is valid only if:
   a. The application for the InnoTech Business Instalment Loan (the "Loan") is submitted between 1 January 2026 and 31 December 2026, both dates inclusive ("Promotional Period"); and
   b. The Loan is drawn down on or before 31 January 2027.
2. Subject to Clause 3 below, handling fee is 1% per annum on the approved Loan amount.
3. Minimum handling fee is HK$1,000. If the loan tenor is less than one year, the handling fee will be charged on a pro rata basis. Full handling charges for the approved tenor will be deducted from the approved loan amount.
4. All applications for a Loan are subject to the applicable terms and conditions in the loan application form and notification letter. Please refer to the application form for details.
5. In the event of any dispute arising out of the promotion, the decision of the Bank shall be final and conclusive.
6. The Bank reserves the right to change these terms and conditions at any time and the offers may be withdrawn by the Bank at its discretion without prior notice.
7. All the terms and conditions listed above are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
8. No person other than you and the Bank will have any right under Contracts (Right of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
9. If there are any discrepancies or inconsistencies between the English and Chinese versions, the English version shall prevail.

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

HSBC

Issued by The Hongkong and Shanghai Banking Corporation Limited