



SME WORKING CAPITAL LOAN

Working capital to accelerate business growth your way



Why you will love this

- Collateral-free* business loan for SMEs
- Loan amount up to HKD 8,000,000
- Easy online application

Who can apply

- Registered with business operations in Hong Kong
- In operation for the past 2 years
- Good loan repayment record

[Apply now](#)

Fulfil your cash flow needs or business expansion plans with access to working capital through SME Financing Guarantee Scheme.

FEATURES AND BENEFITS

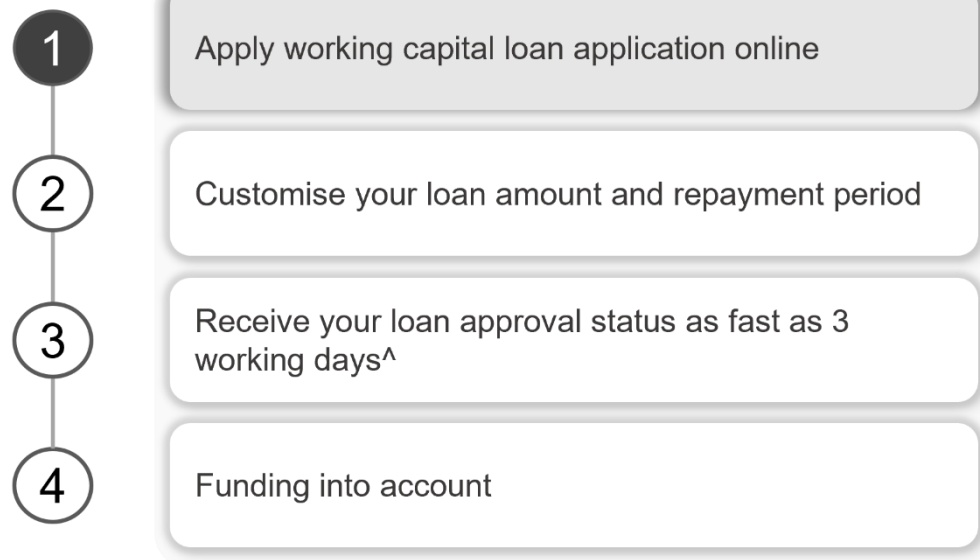
Easy application through our
Online Portal

Quick approval status as fast as
3 working days[^]

Flexible Loan amount up to
HKD 8,000,000
(SME working capital loans)

No collateral required*

GET STARTED



TERMS AND CONDITIONS

*Collateral-free loan

OCBC Bank requires guarantor(s) to support the loan. The bank reserves the right, in its sole and absolute discretion, not to give an approval on credit facilities the Applicant has expressed an intent to apply for.

^Loan approval status

The 3-working day loan approval process time is calculated from the first working day upon receipt of the loan application. Applicants will be notified individually of the indicative loan approval result on the next working day after the preliminary loan amount approval is completed.