

Specific Terms & Conditions

1. The SFGS is a loan guarantee product provided by the HKMC Insurance Limited ("HKMCI") under the support of the Hong Kong Special Administrative Region government. For details, please visit the website of the HKMCI.
2. Enterprise applying for the credit facility under the SFGS shall obtain approval from the HKMCI.
3. Enterprise must have no outstanding default in any authorized loan institution and the loans granted under the SFGS should not be used for repaying, restructuring or repackaging other loans (but can be used for refinancing any facilities with a guarantee issued under {prodtype} or the Special Loan Guarantee Scheme operated by the Trade and Industry Department).
4. Personal guarantee is required from individual who, directly or indirectly, holds more than 50% of the issued share capital or equity interest of the enterprise.
5. The aforementioned information are for reference only. The Bank reserves the right to make final decision in relation to the interest rate, privileges and the approval of credit facility of under the SFGS, and the Bank shall not be required to give any reason for its decision and interpretation, which shall be final, conclusive and binding on all enterprises. For the avoidance of any doubt, the Bank reserves its right not to offer the privileges at its sole and absolute discretion without giving any reason therefor or any prior notice thereof.

General Terms and Conditions

1. The Bank has the right to suspend, amend, vary and/or terminate all or any of the above Specific and / or General Terms and Conditions herein or any part thereof from time to time and at any time without notice to or consent of customers. The Bank's decision and interpretation on all matters and/or disputes concerning or arising from any of the privileges contained herein and/or the Specific and/or General Terms and Conditions herein or any part thereof (including without limitation all or any definitions herein) shall be final, conclusive and binding on all customers.
2. The English version shall prevail if there is any inconsistency between the English and Chinese versions of the General and/or Specific Terms and Conditions.

指定條款及細則

1. 「中小企融資擔保計劃」是在香港特別行政區政府的支持下，由香港按證保險有限公司(「按證保險公司」)推出的信貸擔保產品，詳情請瀏覽香港按證保險公司之網頁。
2. 提交申請之企業必須獲按證保險公司批出信貸保證，以獲享相關貸款。
3. 提交申請之企業不得在任何貸款機構有拖欠的壞賬，以及貸款不得用於償還、重組或重新包裝其他貸款(唯可用作原本在本計劃下獲得擔保的貸款或原本獲得由工業貿易署的特別信貸保證計劃擔保的貸款進行再融資)。
4. 企業須提供個人擔保，須由直接或間接持有該企業共 50%以上股本權益之個人作個人擔保。
5. 上述資料僅供參考。本行保留一切更改息率、優惠及審批中小企融資擔保計劃貸款之最終決定權而無須給予任何理由，本行之決定及解釋亦具終局性，並對所有企業客戶具約束力。

一般條款及細則

1. 本行有權不時及隨時暫停、修改、更改及/ 或終止所有或以上任何上述之指定及/ 或一般條款及細則而無須事先通知任何客戶。就以上任何所述之指定及/ 或一般條款及細則所引起或產生之事宜及/ 或爭議，均以本行之決定及解釋(包括但不限於對本文中所有或任何定義)為準，而本行之決定及解釋亦具終局性，並對客戶具約束力。
2. 本條款及細則之中英文版本如有任何歧義，一概以英文版本為準。