

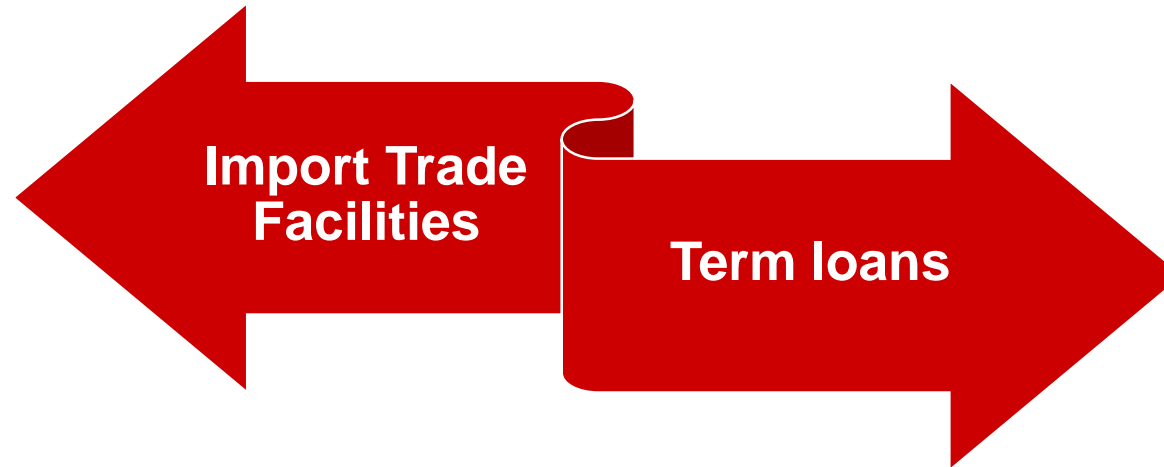
DBS HK RELIEF MEASURES for Retailers Under COVID-19

31 March 2020



SME Relief Measures – Mass Programme:

Maturity Extension for Up to 60 Days



Principle Repayment Moratorium for Up to 6 Months

Case-by-Case Approvals:

We can also offer a customized relief package to customer in need in fast turnaround time

Loan Scheme	SFGS 80%	SFGS 90%	SFGS 100%
Maximum Facility Amount	HKD15M	HKD6M	HKD2M or total amount of employee wages and rents for six months, whichever is lower
Eligible Borrower	Local SMEs		
Business Entity	Limited Company/ Sole Proprietorship / Partnership		
Business Operation History	At least 1 year in HK	No requirement	6 months
Eligible Facility	Term Loan/ Overdraft/ Trade Line/ Revolving Line	Term Loan	Term Loan
Maximum Guarantee Period	Up to 7 years	Up to 5 years	Up to 36 months
Personal Guarantee	Required		
Special Offer	1) maximum 50% rebate of the guarantee fee in the first year up to HK\$50,000 2) loan set-up fee waiver 3) account opening fee waiver for new customers		

Digital Solutions To Give You “Contact-Free” Banking Options



Everyday Banking

- Hassle-free online business account opening experience
- Apply for Internet Banking online without visiting branches
- One-stop solutions with full suite of banking services
- Bank on-the-go with IDEAL Mobile at your fingertip
- Enjoy up to **50% savings** for Telegraphic transactions



Trade Document Upload

- Digitalisation of **11 common trade financing processes**
- Digitally upload and reload any required documents **round the clock** without visiting branches trade counters
- Submit documents online securely and save on courier fee
- Go **contact-free** by skipping visit to branches and trade counters
- Real-time email and SMS notification to track your application



IDEAL-DEALOnline

- Lock down real-time rates
- Access over **65** currency pairs
- Book rates and make payments seamlessly
- Make FX payments **anytime, anywhere!**



IDEAL Loan Services

- Access comprehensive range of loan services
- Submit loan transaction requests
- Obtain instant notification of transaction status via email and SMS
- Retrieve historical transactions made on your loan account



Engagement Program

- *Designed for SMEs to*
 - ✓ *Grow their business and network*
 - ✓ *Stay connected with the market*
 - ✓ *Receive the latest market trends*
 - ✓ *Gain exclusive access to events of influential topics and speakers*



Current Happenings

- *Brand-new Online SME Academy Series:*
 - *Marketing & Branding; Financing; Digital Transformation*
- *Webinar Series:*
 - *Loan & Insurance; Health; eCommerce*
- *Industry trend contents and sharing through email*



Membership Size

Regional: **300,000+**

Hong Kong: **24,000+**



Recognitions

11 Cumulative Awards

3 Industry Awards in 2019

- *Gold in Best Event – Corporate*
- *Silver in Excellence in Use of Technology*
- *Bronze in Excellence in Partnership*

Connect With Us



BusinessCare Team

Email: BusinessCare-HK@dbs.com

Tel: 2290 8068

Mr. Joe So

Email: joeso@dbs.com

Tel: 3668 6569



香港零售管理協會 銀行支援零售業措施分享會 (31.3.2020)

恒生銀行全力支持零售業 “紓困措施”及“百分百擔保特惠貸款”

Hang Seng Bank Measures to Help SME and support 100% SFGS

PUBLIC

A decorative graphic at the bottom of the slide consists of a series of vertical bars of varying heights and shades of green, creating a stylized bar chart effect.



1. 簡介

2. 紓困措施

3. 真實個案 / 客戶分享

4. 百分百擔保特惠貸款

5. 營商方案

1. 簡介

恒生銀行一直致力支持中小企業。本行深明目前環境為企業帶來不少挑戰。恒生銀行因應商業客戶需要，推出一連串紓困措施，與客戶共渡每場耐力賽。本行是**首批銀行**於2020年2月6日經媒體發佈紓困措施計劃。



恒生全力支持中小企推出臨時紓困措施

- 貸款6個月「還息不還本」
- 延長融資還款期

更有其他信貸融資優惠



【銀行出招救市】恒生：按商業客戶需要作「還息不還本」安排

香港01 - 2020年2月6日

武漢肺炎疫情持續蔓延，為減輕客戶負擔，中銀香港（2388）推出5項措施，其中包括容許客戶申請按揭貸款「還息不還本」，最長12個月，另一大行恒生...

【銀行紓困】恒生推「還息不還本」紓困物業、貿易和商業貸款都有...

香港經濟日報 - 即時新聞 (新聞發布) - 2020年2月6日

[查看全部](#)



PUBLIC

2. 恒生全力支持中小企 - 臨時紓困措施

恒生銀行紓困措施重點

定期/分期貸款「還息不還本」以及延長貿易融資數期

申請資格	歡迎任何行業的商業和中小企業客戶申請
涵蓋範圍	商業抵押貸款，物業按揭，以及中小企融資擔保計劃之分期/定期貸款 6個月「還息不還本」 ，期內只需繳付利息，暫緩償還本金。期滿後客戶可申請續期6個月一次，即最多12個月無需償還本金。 貿易融資(包括進口和出口) 還款期 可申請延長30至60天
申請和查詢方法	<ol style="list-style-type: none">1. 聯絡恒生銀行客戶經理2. 電郵至 supportsme@hangseng.com3. 致電加油專線 2198 8000 查詢(選擇語言後，請按 1> 1> 3> 2 接通)

註: 如客戶選擇「還息不還本」，利息仍須按尚未清還之本金計算及按期償還，全期貸款應付利息亦因此而有所增加。

2. 恒生全力支持中小企 - 臨時紓困措施

1. 「還息不還本」方案

申請資格	任何行業 恒生銀行現有商業客戶
涵蓋範圍	物業按揭、商業抵押貸款及中小企融資擔保計劃之分期 / 定期貸款
主要內容	6 個月「還息不還本」，期內只需繳付利息，暫緩償還本金。期滿後客戶可申請續期 6 個月一次，即最多 12 個月無需償還本金。 因應個別情況，可以提出相應展期申請。
申請或查詢方法	1. 聯絡恒生銀行客戶經理 2. 電郵至 supportsme@hangseng.com 3. 致電加油專線 2198 8000 查詢(選擇語言後，請按 1> 1> 3> 2 接通)

備註：

- (1) 針對不同貸款類型以及貸款額，將有相應的文件要求(包括但不限於過去 2 個月主要往來銀行月結單)、審批準則以及申請流程。恒生銀行有限公司(「恒生」)保留要求客戶提供任何有關證明文件/資料之權利。
- (2) 相關紓困措施內容，會因應最新市況以及內部商討而不時釐定，詳情請向客戶經理查詢，電郵 supportsme@hangseng.com 或致電 2198 8000 查詢。
- (3) 其他類型客戶仍可就需要提出申請，本行會按客戶情況提供合適方案。
- (4) 申請期至 2020 年 6 月 30 日。
- (5) 服務及優惠受條款及細則約束，將以針對客戶申請而發出的文件為準。恒生保留最終批核之權利。

2. 恒生全力支持中小企 - 臨時紓困措施

2. 延長貿易融資數期

申請資格	任何行業 恒生銀行現有貿易融資客戶
涵蓋範圍	貿易融資包括：進口貿易貸款、出口貿易貸款、打包放款、訂單打包放款及用作支付進口信用證或託收單之貸款
主要內容	還款期可申請延長 30 至 60 天。
申請或查詢方法	1. 聯絡恒生銀行客戶經理 2. 電郵至 supportsme@hangseng.com 3. 致電加油專線 2198 8000 查詢(選擇語言後，請按 1> 1> 3> 2 接通)

- 備註：**
- (1) 針對不同貸款類型以及貸款額，將有相應的文件要求(包括但不限於過去2個月貿易記錄)、審批準則以及申請流程。恒生銀行有限公司(「恒生」)保留要求客戶提供任何有關證明文件/資料之權利。
 - (2) 貿易融資(包括進口/出口)審批申請以融資總數期作為參考，詳情請與客戶經理或環球貿易及融資業務客戶經理查詢。
 - (3) 相關紓困措施內容，會因應最新市況以及內部商討而不時釐定，詳情請向客戶經理查詢，電郵 supportsme@hangseng.com 或致電 2198 8000 查詢。
 - (4) 服務及優惠受條款及細則約束，將以針對客戶申請而發出的文件為準。恒生保留最終批核之權利。

2. 恒生全力支持中小企推出臨時紓困措施

3. 中小企融資擔保計劃

恒生積極加強支援香港中小企，並推出優惠措施。由即日起至2020年6月30日遞交「中小企融資擔保計劃」申請的恒生客戶將獲全額資助首年擔保費，上限為HKD100,000。

	八成信貸擔保產品	九成信貸擔保產品
貸款種類	分期貸款；定期貸款；循環貸款； 備用透支；貿易融資	分期貸款；定期貸款
最高貸款額	HKD15,000,000	HKD6,000,000
最長貸款擔保期	7年	5年
申請優惠	可獲高達 HKD100,000 擔保費資助， 及額外 HKD5,000 貿易服務優惠券	可獲手續費全免 及擔保費全額資助
申請或查詢方法	1. 聯絡恒生銀行客戶經理 2. 電郵至 supportsme@hangseng.com 3. 致電加油專線 2198 8000查詢(選擇語言後，請按 1> 1> 3> 2 接通)	

備註：

- (1) 「中小企融資擔保計劃」由香港按揭證券有限公司(「按揭保險公司」)提供，而相關擔保費用由按揭保險公司因應貸款額及銀行利率等而不時釐定，詳情請瀏覽按揭保險公司之網頁。
- (2) 申請優惠適用於2020年6月30日或之前申請「中小企融資擔保計劃」，並於2020年10月31日或之前獲成功批核並提取/生效之客戶。
- (3) 「中小企融資擔保計劃」-「九成信貸擔保產品」的客戶如選擇以年繳方式繳付擔保費，則只可享當年擔保費全額資助。



4. SFGS 百分百擔保特惠貸款

有關「百分百擔保特惠貸款」

財政司司長於2月26日的《財政預算案》宣布，香港按證保險有限公司（按證保險公司）將在中小企融資擔保計劃下推出「百分百擔保特惠貸款」。新措施旨在紓緩中小企因收入減少而無法支付薪金或租金的壓力，有助減少企業倒閉和裁員。按證保險公司正與貸款機構積極進行準備工作，詳情將在稍後公佈。

恒生銀行在立法會於2020年3月20日傍晚通過有關方案當晚，已經率先設立專題網頁接受中小企預先登記，方便客戶優先申請。



* Mandatory items

Title* Mr Miss Mrs Ms

Name*

Contact No.*

Email Address*

Existing Hang Seng Customer? Yes No

Account / Policy / Card No. (if applicable)

Service Type* (Please select)

Private Banking Service

Personal Banking Service

Corporate/ Commercial Banking Services

Others

Company Name (For Business Customers only)

Please select

- SME Financing Guarantee Scheme
- AutoPay /Bill Payment /Cash Management Services
- Bank Accounts
- Business e-Banking
- Business Start-up Corner - Enquiry Service
- SME Financing Guarantee Scheme

-- Please Select --

4. SFGS 百分百擔保特惠貸款

中小企融資擔保計劃 -「百分百擔保特惠貸款」

申請資格	<ul style="list-style-type: none">- 各行各業的中小企，包括零售、旅遊、飲食及運輸業等- 企業須在 2019 年底前已最少營運 3 個月，並自 2020 年 2 月份起的單月營業額較 2019 年任何一個季度的平均每月營業額下跌 30% 或以上
最長貸款擔保期	最長 36 個月，可選擇首 6 個月還息不還本
最高貸款額	有關企業的 6 個月僱員薪金及租金的總和，或 HK\$2,000,000，以較低者為準
年利率	現時按證保險公司公布之實際利率為 2.75% ³
申請優惠	擔保費全免
主要所需文件	<ul style="list-style-type: none">- 相關文件證明企業於 2019 年底前已最少營運 3 個月- 相關文件證明自 2020 年 2 月份起的單月營業額較 2019 年任何一個季度的平均每月營業額下跌 30% 或以上- 相關文件證明企業的 6 個月僱員薪金及租金的總和
申請期	將為計劃推出後 6 個月，接受申請日期確定後會再作公布

立即登記



請即掃描 QR Code 或到以下網頁進行登記

<https://www.hangseng.com/zh-hk/contact-us/email-us/>
(登記時需於「訊息」欄填寫「百分百擔保特惠貸款」，以便當正式提交申請時獲優先處理。)

查詢

- 聯絡恒生銀行客戶經理
- 致電 24 小時「商伴同恒」服務專線 2198 8000 (選擇語言後，請按 1>1>3>2)

QR Code 連接
百分百擔保特惠貸款內容



請立即登記，並在訊息欄標明

- 香港零售管理協會會員身份 以及
- 對百分百擔保特惠貸款有興趣

4. SFGS 百分百擔保特惠貸款

SME Financing Guarantee Scheme ("SFGS") – Special 100% Loan Guarantee

Eligibility	<ul style="list-style-type: none">- SMEs in all sectors, including retail outlets, travel agents, restaurants and transport operators, etc.- Eligible enterprises should have been operating for at least 3 months as at end-December 2019, and have suffered at least a 30% decline in sales turnover in any month since February 2020 compared with the monthly average of any quarter in 2019
Maximum Guarantee Period	Maximum 36 months, with an optional principal moratorium for the first 6 months
Maximum Facility Amount	The total amount of employee wages and rents for 6 months, or HK\$2,000,000, whichever is lower
Annual Interest Rate	2.75% (Current interest rate announced by HKMC Insurance Limited ("HKMCI") ³)
Application Privileges	Guarantee fee is waived
Key Supporting Documents	<ul style="list-style-type: none">- Relevant document(s) to prove the enterprises have been operating for at least 3 months as at end-December 2019- Relevant document(s) to prove the enterprises have suffered at least a 30% decline in sales turnover in any month since February 2020 compared with the monthly average of any quarter in 2019- Relevant document(s) to prove the enterprises' total amount of employee wages and rents for 6 months
Application Period	Last for 6 months starting from the launch of the scheme, and the date for receiving applications will be further announced upon finalisation

Register Now

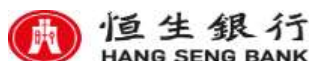


Scan the QR Code or enter the hyperlink below for registration

<https://www.hangseng.com/en-hk/contact-us/email-us/>
(Please input "Special 100% Loan Guarantee" in the "Message" box for priority handling of your application upon official launch.)

Enquiry

- Contact Hang Seng Relationship Manager
- Call 24-hour Business Partner Direct 2198 8000 (After selecting language, press 1> 1> 3> 2)



PUBLIC

QR Code directed to the fact sheet of
100% SFGS (English)



Register now, please input

- **HKRMA member and**
- **Special 100% Loan Guarantee**
in the message box.

4. SFGS 百分百擔保特惠貸款 - 特別細心安排

1. 主動聯絡各大行業及中小企商會，讓商會會員得到更集中支援。
2. 率先設立專題網頁接受中小企預先登記，方便客戶優先申請。
3. 為登記對100% SFGS 有興趣的新客戶，安排優先開戶。



4. 營商方案

為更好配合香港零售業管理協會的會員需要，請大家致電熱線或是在網上登記時標明「香港零售業管理協會的會員 / HKRMA member」身份。

新客戶

我們會集中把香港零售業管理協會的會員轉介至商務理財中心(尖沙咀漢口道) 或商務理財中心(尖沙咀加拿芬道) 跟進。

兩位商務理財中心的高級副總裁分別為：

- **Mary Ng, Senior Business Banking Center Manager**
電郵: maryng@hangseng.com
- **Vincent Leung, Senior Business Banking Center Manager**
電郵: vincentleung@hangseng.com

The screenshot shows a registration form with the following fields and options:

- 電郵地址* (Email address)
- 現為恒生客戶? (Are you a Hang Seng customer?) with radio buttons for 是 (Yes) and 否 (No).
- 戶口/銀單/信用卡號碼 (如適用) (Account/cheque card/credit card number (if applicable))
- 服務類別* (請選擇) (Service category* (Please select)) with radio buttons for:
 - 私人銀行服務 (Private banking services)
 - 個人銀行服務 (Personal banking services)
 - 企業及商業銀行服務 (Corporate and business banking services) - selected
 - 其他服務 (Other services)
- 公司名稱 (只適用於商業客戶) (Company name (business customers only))
- 職銜 (只適用於商業客戶) (Position (business customers only))
- 訊息/意見/建議* (留言訊息字數上限為1000個中文字或3000個英文字) (Message/opinion/suggestion* (Maximum number of characters for message: 1000 Chinese characters or 3000 English characters))

The dropdown menu for service category is open, showing options: 中小企融資擔保計劃 (SME financing guarantee plan), 自動轉賬/繳費服務/資金管理服務 (Automatic transfer/payment service/fund management service), 戶口服務 (Account services), 商業e-Banking (Business e-Banking), 創業指南 - 查詢服務 (Business guide - inquiry service), and 信用卡 - 預約客戶服務 (Credit card - appointment customer service). The "中小企融資擔保計劃" option is highlighted in green.

The message field contains the text: 本人為「香港零售業管理協會的會員」對百分百擔保特惠貸款有興趣。

4. 營商方案

做生意 要識簡

“用恒生One Collect，多種付款方式，
一機搞掂，收錢從此好簡單”



「預設戶口」

全新收款及付款方案

登記及轉賬示範

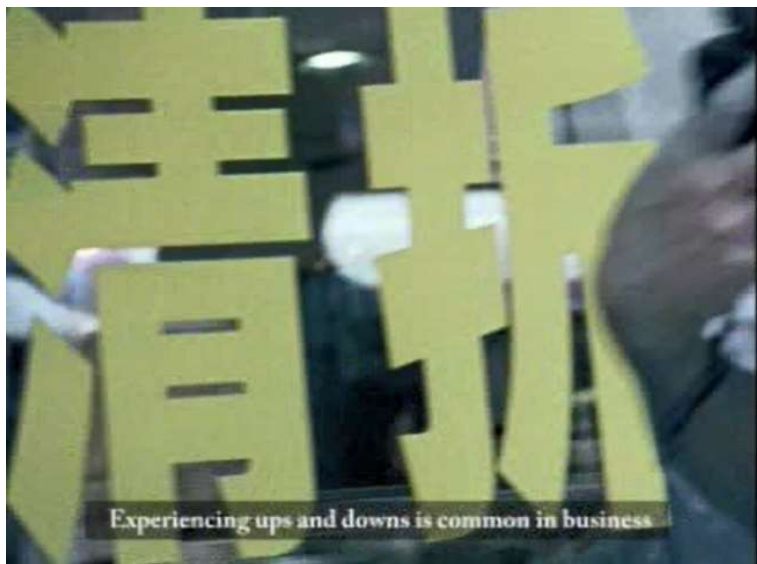
<https://www.hangseng.com/cms/emkt/pmo/grp06/p59/chi/features.html>



恒生銀行與全港中小企共度時艱

small and medium sized enterprises

in realizing their creative ideas that create wealth



I opened my first retail shop in 1997

Hit by the financial crisis,

During SARS,

there were no orders for 7 consecutive days.



真實個案 / 客戶分享



but I had made a prior order.
I didn't have enough capital,



When everyone was overcharging,
I sold them at half-price, so it could benefit everyone.



恒生銀行
HANG SENG BANK

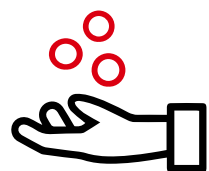
借定唔借? 還得到先好借

HSBC Supports Hong Kong Businesses



HSBC
滙豐

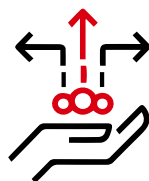
HSBC Steps Up Support for Hong Kong Businesses



Aug/Sep19

1st Bank Announces relief measures¹

- 6-month interest rebate on loans under SFGS or SGS
- Extend subsidy on guarantee fee for new application of SFGS
- 50% reduction on PayMe for Business transaction fee*
- Defer principal repayment of loans under SFGS and SGS for 6 + 6 months, subject to a maximum of 12 months



Dec19

Step-up measures

- New applicants of SFGS 90%
 - Subsidy on guarantee fee - full subsidy for the first year and 50% subsidy for the second year
 - Handling fee waiver for the entire loan tenor
- New applicants of the Business Integrated Account*
 - 30% rebate on e-payment transaction fee
 - 100% rebate on autoPay transaction fee
 - 0.1% rebate on the excess amount of accumulated foreign exchange transactions exceeding HK\$10,000

HK\$30bn



Feb20

HK\$30bn Immediate liquidity relief

- Cash facility up to HK\$10m for trade finance customers
- Import trade loan payment extension for 30 days
- Principal moratorium for taxi and public light bus operators
- Principal moratorium for borrowers of property-secured commercial loans
- Handling fee waiver offer and guarantee fee subsidy



Mar20

Make ready for SFGS 100%

- Proactive outreach to over 100k Hong Kong SMEs
- HSBC's proprietary SME community platform
- Zoom tutorials to guide SMEs through application process
- Multiple document collection points across HSBC branch network
- Dedicated service hotline and taskforce of over 100 operational staff

Terms and conditions apply

*Offer since expired

Note: "SFGS" stands for "SME Financing Guarantee Scheme", "SGS" stands for "SME Loan Guarantee Scheme", "SFGS 90%" stands for "90% Guarantee Product under the SME Financing Guarantee Scheme", "SFGS 100%" stands for "Special 100% Loan Guarantee under The SME Financing Guarantee Scheme"

1. Refers <https://www.scmp.com/business/banking-finance/article/3024709/hsbc-refunds-hk20000-interest-payments-small-hong-kong>

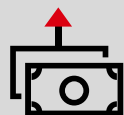
Reminder: "To borrow or not to borrow? Borrow only if you can repay!"

HSBC makes ready for Special 100% Loan Guarantee under SFGS

What is SFGS 100%?



Term loan facility up to HK\$2,000,000¹



Fixed monthly instalment amount



Repayment period up to 3 years



Interest rate 2.75% p.a.²



Optional principal moratorium for the first 6 months



No guarantee fee³

Who can apply?



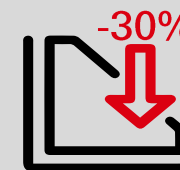
Companies operating and registered in Hong Kong



Has a valid Business Registration Certificate for at least 3 months as of end of Dec19



Not a listed company, lending institution or the lender's affiliates



At least 30% decline in sales turnover since Feb20⁴

Note: "SFGS" stands for "SME Financing Guarantee Scheme", "SFGS 100%" stands for "Special 100% Loan Guarantee under The SME Financing Guarantee Scheme"

1. Term loan facility amount up to HK\$2,000,000 or total amount of employee wages and rents for six months, whichever is lower. If an enterprise has neither wages nor rental payments, the calculation can be replaced by half of the maximum monthly net income in 2019.
2. Loan is priced at HSBC Best Lending Rate -2.25% for the life of the loan.
3. Guarantee fee is waived by HKMC Insurance Limited.
4. Companies have suffered at least 30% decline in sales turnover in any month since February 2020 compared with the monthly average of any quarter in 2019.

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

HSBC makes ready for Special 100% Loan Guarantee under SFGS

How to calculate maximum loan amount?



Monthly Wages

+



Monthly Rental Expense

X **6 months***

or **HK\$2,000,000**
whichever is lower

*If an enterprise does not have employee(s) and rented office(s), proxy is made to 50% of the highest monthly net income in 2019.

Note: "SFGS" stands for "SME Financing Guarantee Scheme"

1. Refers to shareholder, sole proprietor or partner (as the case may be).

2. Companies have suffered at least 30% decline in sales turnover in any month since February 2020 compared with the monthly average of any quarter in 2019.

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

Major Documentation Requirements



Valid Business Registration Certificate for at least 3 months as of end of Dec19



Copies of identity documents of each owner¹ and director



Supporting documents for wages and rents calculation



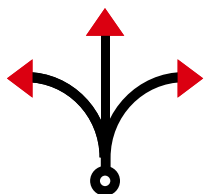
Supporting documents evidencing >30% decline in sales turnover since Feb20²



Personal Guarantees from individual(s) directly or indirectly hold(s) in aggregate >70% of the issued share capital or equity interest

HSBC makes ready for Special 100% Loan Guarantee under SFGS

We make it easier for you! Preparing you before the scheme is open for application!



Proactive outreach to customers and trade associations

Leveraging on our digital platforms, we will reach out to over 100k SMEs to gather their interest online to provide further update and supports



Establish HSBC's proprietary SME Community platform

Connecting SMEs so that they can exchange business insights and access resources such as useful tips on the SFGS 100%



Webinars and Zoom Tutorials

Series of webinars will be held in April for interested SMEs to gain further understanding of the scheme and the application process



Multiple document collection points

Giving you the convenience in submitting documents at selected collection points across HSBC's extensive branch network

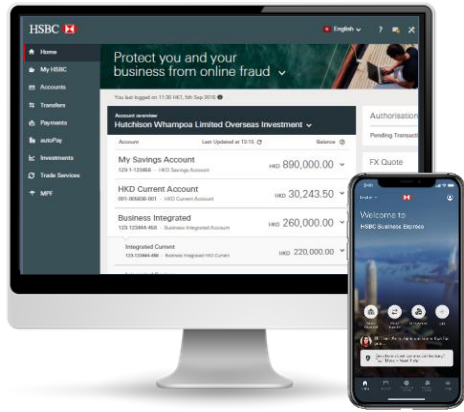


Dedicated SFGS service hotline

A dedicated service line is now available to address enquiries related to SFGS 100% - (852) 2748-8238

HSBC's Digital Solutions to keep your business running wherever you are

Continue to stay safe, while keeping your business running as usual amid the COVID situation



Business Internet Banking HSBC HK Business Express

Stay on top of your finances and receive tailored financial insights anytime, anywhere



PayMe for Business

Connect to a PayMe community of over 1.9 million people and start collecting payments instantly in the palm of your hand (SVF License: SVFB002)



Business Collect (FPS)

Real time 24x7 HKD or RMB payments to your business partners in Hong Kong using their mobile phone numbers, email addresses or FPS ID as alternatives to bank account numbers



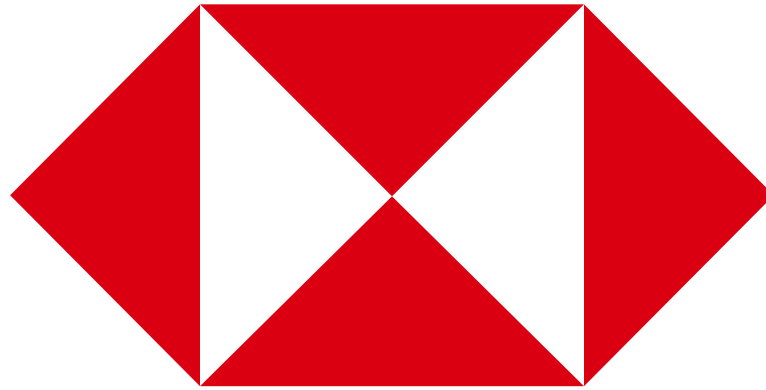
Virtual Card Web Portal

Flexible, simple and secure way to facilitate high volume B2B payments. Easy-to-implement web based platform to dynamically generate a unique, single or multiple-use Virtual Card numbers

Note: "FPS" stands for Faster Payment System"

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

PUBLIC



For any further questions, please call our dedicated service hotline – **(852) 2748 8238**

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香港零售管理協會 防疫措施交流會

2020年3月



- 一、中銀香港抗疫金融服務措施
- 二、中小企融資擔保計劃介紹

一、中銀香港抗疫金融服務措施



中國銀行(香港)
BANK OF CHINA (HONG KONG)



中小企貸款

最快1天審批 高達\$200萬

中小企抗疫
專項貸款計劃



支援
分期貸款

提供
現金週轉便利



使用
BoC Bill

助你
減輕成本



按揭

紓緩個人、工商客戶供款壓力
延期還本



保障

延長
保費寬限期 額外保障
「新型冠狀病毒」



抗疫企業
金融便利

匯款/支付/捐贈
優先及免手續費

提示：借定唔借？還得到先好借！

受條款及細則約束

一、中銀香港抗疫金融服務措施



中國銀行(香港)
BANK OF CHINA (HONG KONG)



中小企貸款

最快1天審批 高達\$200萬

中小企抗疫 專項貸款計劃

申請時間	即日起至 2020年6月30日
申請資格	營運半年或以上的 中小企業 (獨資, 合夥, 有限公司) (非中銀香港客戶亦可申請)
貸款內容	<ul style="list-style-type: none">● 貸款額可高達\$200萬● 毋須抵押品● 可申請「分期」或「透支」貸款● 特優利率 3% [分期：月平息0.1284% (實際年利率3%) / 透支：P-2%計算]● 還款期可 長達60個月 (適用於分期貸款)● 最快 1日批核，3日取款 (只適用於符合貸款條件及交齊備文件客戶)
申請費用	豁免申請手續費
申請文件	<ul style="list-style-type: none">● 商業登記證 + 主要負責人/擔保人身份證明文件 + 住址證明副本 + 主要營運賬戶最近6個月月結單紀錄● 如非中銀香港客戶，需額外提供營業地址證明 (因各申請個案情況或有所不同，文件要求可能會按情況而不同)
申請途徑	全線分行

提示：借定唔借？還得到先好借！

受條款及細則約束

一、中銀香港抗疫金融服務措施



支援
分期貸款

提供
現金週轉便利

申請時間	即日起至 2020年6月30日
申請資格	<ul style="list-style-type: none">● 個人客戶，無最低月入要求● 行業包括零售，餐飲，運輸，旅遊(包括酒店)，娛樂(如：戲院、卡拉OK及保齡球場等)等
貸款內容	<ul style="list-style-type: none">● 私人貸款額可高達\$3萬● 利率劃一月平息0.20% (實際年利率由4.18%至4.64%)● 還款期6至24個月
申請費用	豁免申請手續費
申請文件	<ul style="list-style-type: none">● 提供最近一期的入息證明(包括但不限於銀行月結單/存摺、糧單、公司信、MPF供款紀錄或公司信等)。● 如客戶因疫情影響，而未能提供最近一期的入息證明，可酌情接受2019年10月或以後發出之入息證明文件作綜合性審批。
申請途徑	電子渠道或全線分行或應急措施專線 3988 2128

提示：借定唔借？還得到先好借！

受條款及細則約束

一、中銀香港抗疫金融服務措施



使用
BoC Bill

助你
減輕成本

申請時間	即日起至 2020年12月31日
收款方式	<ul style="list-style-type: none">● 信用卡(包括手機支付)、FPS、八達通、支付寶、微信支付、BOC Pay● 支援二維碼付款(主掃及被掃)
功能	<ul style="list-style-type: none">● 掃碼拍卡插卡一機搞掂● 足不出戶對數無難度● 提供綜合對賬報表，方便清算對賬● Smart POS● 交易款項於T+1/T+2日直接存入商戶指定戶口● 提供24小時商戶查詢熱線
申請費用	豁免申請手續費、終端機租金及安裝費用 交易費率: FPS免費, 二維碼收款半價

受條款及細則約束

一、中銀香港抗疫金融服務措施



按揭

紓緩個人、工商客戶供款壓力
延期還本

申請時間	即日起至 2020年6月30日
申請資格	<ul style="list-style-type: none">● 於本行供款1年或以上● 過去12個月還款紀錄正常● 接受個人客戶、公司客戶、空殼公司申請● 受影響行業人士，包括零售、餐飲、運輸、旅遊、酒店、娛樂服務<ul style="list-style-type: none">● (若客戶並不是任職相關行業，仍可提交申請，本行會按客戶情況提供合適方案)
申請時期	<ul style="list-style-type: none">● 為期6個月，期內只需繳付利息，暫緩償還本金● 期滿後可申請再延長額外6個月 (即最長12個月)
適用物業	香港境內物業 (同時適用於按揭保險計劃、已補地價居屋，惟不包括其他涉及外間機構貸款，如發展商二按、公務員貸款或未補地價公營房屋)
申請費用	豁免申請手續費
申請途徑	全線分行 或 應急措施專線 3988 2128

提示：借定唔借？還得到先好借！

受條款及細則約束

一、中銀香港抗疫金融服務措施



中國銀行(香港)
BANK OF CHINA (HONG KONG)



保障 延長保費寬限期 「新型冠狀病毒」額外保障

1. 延長保費寬限期至6月底

保費寬限期	即日起至 2020年6月30日
適用保單	指定中銀人壽保單*
詳情	因逾期繳費而失效的保單 ，如遇索償情況將 照常賠付 另外，客戶可於 6月底保費寬限期前 申請復效，並獲 豁免健康申報及逾期繳交保費利息

*所有中銀人壽保險計劃，但不包括：目標三年保險計劃 / 目標三年網上儲蓄保險計劃 / 目標五年保險計劃系列 / 精選目標五年保險計劃 / 蕃富萬用壽險計劃 / 蕃昇萬用壽險計劃 / 盛世傳承萬用壽險計劃 / 盛世傳承萬用壽險計劃II / 耀鑽萬用壽險計劃

2. 「新型冠狀病毒」額外保障

額外保障期	即日起至 2020年4月30日	
保障項目	額外住院現金保障	額外強制隔離現金津貼
適用客戶	所有保單受保人	「住院現金保障」受保人
保障範圍	可獲 每日\$500 住院現金長達 40天	因疑似感染/確診被強制隔離，可獲 一次性\$2,000 港元津貼
優先處理	優先處理「新型冠狀病毒」理賠， 一個工作天 完成審批	

受條款及細則約束

一、中銀香港抗疫金融服務措施



抗疫企業 金融便利

匯款/支付/捐贈 優先及免手續費

申請時間	即日起至另行通知
申請資格	<ul style="list-style-type: none">● 所有個人客戶及企業客戶● 匯款收款人為「指定的慈善機構」或● 匯款用途與抗疫有關 (例如：匯款附言含「抗疫」等字眼)
申請途徑	電子渠道 或 全線分行 (毋須事先申請)
申請費用	豁免申請手續費
其他注意事項	<ul style="list-style-type: none">● 經電子渠道交易的合資格匯款會於2-7個工作日退回手續費予客戶賬戶● 經分行辦理的合資格匯款可獲即時豁免手續費

受條款及細則約束

二、中小企融資擔保計劃介紹

二、中小企融資擔保計劃介紹



中銀香港全力支持香港按證保險有限公司即將推出的中小企融資擔保計劃——
百分百擔保特惠貸款，**率先登記，尊享優先處理申請。**

中小企融資擔保計劃 —— 百分百擔保特惠貸款

適用對象	受新型冠狀病毒疫情打擊的本地企業，如零售、旅遊、飲食、戲院、卡拉OK及運輸業等
申請資格	✓ 在2019年底前已最少營業3個月 ✓ 自今年2月份起的單月營業額較去年任何一個季度的平均每月營業額下跌3成或以上
貸款金額	有關企業的6個月僱員薪金及租金的總和，或 200萬港元 ，以較低者為準
貸款利率	香港按揭證券有限公司最優惠利率減2.5% (即現時實際利率 2.75%)
還款期	最長 36個月 ，可選擇首6個月還息不還本
推出日期	按香港按揭保險有限公司公佈為準
申請期	計劃推出後6個月內
其他優惠	免擔保費、免貸款手續費
所需主要文件	✓ 企業在2019年底已最少營業3個月的相關文件 (包括最新之商業登記證/公司註冊證書副本) ✓ 企業東主、合夥人及主要股東之身份證明檔副本 ✓ 自今年2月份起的單月營業額較去年任何一個季度的平均每月營業額下跌3成或以上的相關文件 ✓ 企業的僱員薪金及租金的相關文件

請即登記：<https://www.bochk.com/tc/home/forms/smeloan.html>
登記時請在貸款類別選擇「**百分百擔保特惠貸款**」，並在工商中心選擇「**九龍工商中心(二)**」，尊享優先處理申請

零售業 服務專線：(852) 3982 7711 / 3982 7763
應急措施專線：(852) 3988 2128



提示：借定唔借？還得到先好借！

1) 上述計劃內容以「香港按揭保險有限公司」最後公佈詳情為準。2) 上述服務及優惠受相關條款及細則約束。3) 有關客戶的申請必須符合中銀香港的要求，申請的最終審批、貸款金額、貸款年期及貸款利率將由中銀香港作最終決定，而毋須向客戶提供任何理由。4) 中銀香港保留隨時修訂、暫停或取消有關產品與優惠以及修訂有關條款的酌情權而毋須事先通知。5) 以上資料僅供參考。如有任何爭議，中銀香港對貸款申請保留最終決定權，如本行拒絕有關申請，毋須向申請人提供任何理由。貸款須受貸款文件所列的條款及細則所約束。6) 如本宣傳品中英文版有任何差異，一概以中文版本為準。

聯繫人



中國銀行(香港)
BANK OF CHINA (HONG KONG)



中銀香港
公眾微信

王鎮銘 高級團隊主管
個人金融及財富管理部
業務拓展

中國銀行(香港)有限公司
香港干諾道西 68 號中銀信用卡中心 13 樓
電話: (852) 2160 6099 手提電話: (852) 9335 5555
網址: www.bochk.com 電郵: chunmingwong@bochk.com



中國銀行(香港)
BANK OF CHINA (HONG KONG)

Wong Chun Ming, Thomas
Senior Team Head
Business Development
Personal Banking and Wealth Management Department

Bank of China (Hong Kong) Limited
13/F BOC Credit Card Centre, 68 Connaught Road West, Hong Kong
Tel: (852) 2160 6099 Mobile: (852) 9335 5555
Website: www.bochk.com E-mail: chunmingwong@bochk.com



謝謝!