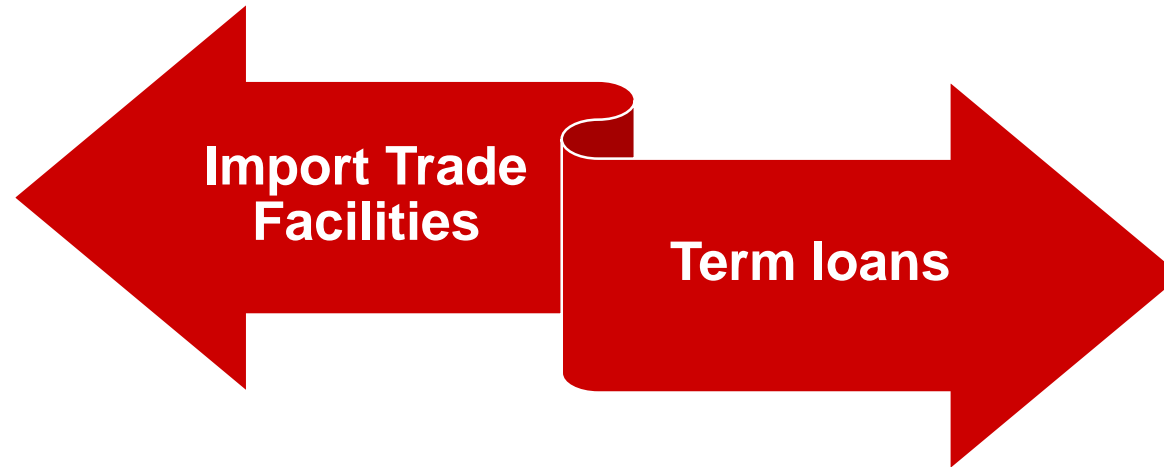




## SME Relief Measures – Mass Programme:

**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](mailto:BusinessCare-HK@dbs.com)

**Tel:** 2290 8068

### **Mr. Joe So**

**Email:** [joeso@dbs.com](mailto:joeso@dbs.com)

**Tel:** 3668 6569