

Lending & Financing

SME Financing Guarantee Scheme (HK)

For Corporate Customers

Hong Leong Bank participates in the SME Financing Guarantee Scheme ("SFGS") launched by HKMC Insurance Limited ("HKMCI"). We can help eligible enterprises to enhance productivity and competitiveness amid the dynamic business environment by grasping every business opportunity. With the help of SFGS, we could help you to improve cash flow and get additional working capital to meet your day-to-day challenges.

Benefits

- Allows fixed monthly or quarterly repayments with both floating or fixed interest rates
- Free up assets to fund and expand your business
- Up to 5 years or 7 years loan tenure, depends on guarantee coverage

General Features

- Choices of installment loan and working capital loan
- Can be in the form of term loan or revolving credit facility
- Repayment period of up to 60 months
- Credit facility of up to HKD18,000,000
- Guarantee coverage of upto 90%, or upto 80%, which is provided under Special Concessionary Measures until further notice by Hong Kong SAR Government
- Enterprises can pay guarantee fee by annual payments or, pay in one lump-sum upfront for term loans

Eligibility

- Must be registered in Hong Kong under the Business Registration Ordinance (Chapter 310).
- The company must also have been in operation in Hong Kong for at least one year on the date of guarantee application, and have good loan repayment records.
- Listed companies, lending institutions and affiliates of lending institutions are not eligible for the Scheme.

For further details, please visit the website of The Hong Kong Mortgage Corporation Limited:
www.hkmc.com.hk

Please refer to our website for further information on our latest charges, fees and trade tariff.
www.hlb.com.my (Hong Kong Page)

贷款与融资

香港中小企融资担保计划 (SFGS)

企业客户适用

丰隆银行参与由香港按证保险有限公司(“按证保险公司”)推出的中小企融资担保计划(“SFGS”)。我们可为符合资格的企业在瞬息万变的业务环境中把握每个业务机会，以提升生产力和竞争力。凭借SFGS这项计划，我们可助您改善现金流，并取得额外的营运资金，助您应对日常业务挑战。

优点

- 可按月或按季偿还固定金额并选择浮动或固定利率
- 调拨资产供业务营运和扩张之用
- 视乎担保产品，贷款期限长达5年或7年

产品特点

- 可选择分期贷款及营运资金贷款
- 可以定期贷款或循环信贷额度形式贷款
- 还款期长达60个月
- 信贷额度高达1,800万港元
- 根据特别优惠措施提供的最高担保额为贷款额的90%或80%，直至香港特别行政区政府另行通知为止
- 企业可按年支付担保费用，如属定期贷款，则可预先一次性付清

资格要求

- 必须根据《商业登记条例》(第310章)在香港注册
- 在申请担保当日，企业亦必须最少已在香港营运一年，以及具备良好的还款记录
- 本计划不适用于上市公司、贷款机构及贷款机构的联系公司

如欲了解更多信息，请浏览香港按揭证券有限公司网站：
www.hkmc.com.hk

如欲进一步了解本行最新贸易服务收费及相关费用，请浏览本行网站：
www.hlb.com.my (香港网页)

请注意：本传单的英文本与中文译本如有任何歧异，概以英文本为准。