

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.