



50% Full Tenor Guarantee Fee Rebate Offer for SME Financing Guarantee Scheme

From now until 31 March 2026, SME Banking clients applying for SME Financing Guarantee Scheme (the “SFGS”) and fulfilling the relevant requirements can enjoy a 50% Full Tenor Guarantee Fee Rebate of up to HKD50,000.

Terms and Conditions – Guarantee Fee (the “Guarantee Fee”) Rebate for SME Banking Client applying for HKMCI SME Financing Guarantee Scheme:

1. The promotion period is from 1 April 2025 to 31 March 2026, both dates inclusive (the “Promotion Period”).
2. The promotion involves a rebate of up to 50% of the single upfront Guarantee Fee paid, subject to a maximum rebate amount of HKD50,000. (the “Privilege”). Guarantee Fee is a fee payable to the HKMCI in the relevant year for the relevant SFGS facility after applying any discount or support measures offered by HKMCI. Guarantee Fee is determined by the HKMCI from time to time after considering the credit facility amount, tenor, bank interest rate and fee and the guarantee coverage. For details, please visit the website of the HKMCI – http://www.hkmc.com.hk/eng/our_business/sme_financing_guarantee_scheme.html
3. In order to be eligible for the Privilege, client must fulfil all of the following requirements (the “Eligible Client”):
 - i. Client must have successfully submitted an application to the HKMC Insurance Limited (the “HKMCI”) with Standard Chartered Bank (Hong Kong) Limited (the “Bank”) and been approved for SME Financing Guarantee Scheme (the “SFGS”) during the Promotion Period; and
 - ii. Client must drawdown the SFGS on or before 30 April 2026; and
 - iii. The SFGS is for a tenor of at least 24 months; and
 - iv. The account(s) of the SFGS must be valid with no past due as of the fulfilment date for the Privilege and no overdue record during the first 6 months of the repayment period. The overdue record of the Bank as determined by its policy shall be final and binding; and
 - v. Client must not be a bankrupt or have been wound up nor in bankruptcy or winding-up proceedings as of the fulfilment date.
4. The Bank reserves the right to determine the entitlement of the Privilege of the Eligible Client. In case of any disputes, the Bank’s decision shall be final and binding.
5. If an Eligible Client has early redeemed the SFGS after the Privilege has been credited to the Eligible Client, the Bank reserves the right to debit an amount equivalent to such Privilege together with any cost incurred by the Bank as a result of such early redemption from the relevant repayment account of the Eligible Client on the early redemption date of the SFGS without any prior notice to the relevant Eligible Client.
6. The Privilege (if eligible) will be credited to the Eligible Client’s repayment account of the SFGS as below:

Drawdown Date	Privilege fulfilment Date
On or before 30 April 2026	On or before 31 December 2026
7. In the event that the client is also entitled to other prevailing promotion offer(s), the Bank reserves the right to provide only one or some of the offer(s) and/or privilege(s) at its absolute discretion. For the avoidance of double, clients may only be eligible to any one of (i) these promotional offer(s) or privilege(s) or (ii) the preferential pricing. For details of preferential pricing, please contact SME Banking Relationship Manager of the Bank.
8. The Bank reserves the right to determine the applicable interest rate and acceptance of the application for the SFGS, which is to be considered on a case-by-case basis in accordance with the client’s credit records and other relevant factors.
9. The banking products or services, including the SFGS, set out in the terms and conditions is/are subject to the relevant eligibility, application process and product terms and conditions. For further details, please refer to relationship manager for assistance.
10. For client who has applied for a loan amount of HKD1,000,000 with a tenor of 24 months, the range of Annualised Percentage Rate (“APR”) will be from 11.55% to 16.44%, assuming the monthly flat rate is 0.4% - 0.6% and the annual handling fee is 1%. The actual APR and credit amount are subject to the credit and status checking of the applicants and guarantors. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate (if applicable).
11. The Bank reserves the right to vary, terminate or extend the promotion or the offer of the Privilege and to vary or modify any of the terms and conditions herein from time to time. In case of any disputes, the Bank’s decision shall be final and binding.
12. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.