

## SME Financing Guarantee Scheme (80% or 90% Guarantee Product) Full Guarantee Fee Rebate Terms and Conditions

These terms and conditions must be read in conjunction with our Trade-Connect Loan General Terms and Conditions, Business Instalment Loan General Terms and Conditions and SME Services Terms and Conditions. These terms and conditions do not apply to any existing product(s) or service(s) you have with us to the extent that they are subject to separate terms and conditions.

1. The SME Financing Guarantee Scheme (80% or 90% Guarantee Product) Full Guarantee Fee Rebate (the “**Rebate**”) is valid from 27 October 2020 to 30 June 2022, both dates inclusive or such other date(s) as may be determined by Ping An OneConnect Bank (Hong Kong) Limited (Bank, we or us, and includes our successors and assigns) at our sole discretion (“**Promotion Period**”).
2. The Rebate will be available to a customer (“**Eligible Customer**”) who:
  - (i) holds an active savings account with the Bank (“**Savings Account**”);
  - (ii) successfully submitted the Trade-Connect Loan or Business Instalment Loan (“**Loan**”) application to the HKMC Insurance Limited (“**HKMCI**”) through the Bank for the SME Financing Guarantee Scheme (80% Guarantee Product or 90% Guarantee Product) (the “**SFGS**”); and
  - (iii) successfully applied for the Loan drawdown during the Promotion Period.
3. Eligible Customer will be entitled to the Rebate equal to the full amount of single upfront guarantee fee paid to the HKMCI for the Loan under the SFGS.
4. The Rebate will be credited to Eligible Customer’s Savings Account according to their respective loan disbursement date as per the below schedule.

| <b>Loan Drawdown Date</b> | <b>Rebate Credit Date</b> |
|---------------------------|---------------------------|
| 27 Oct 2020 – 31 May 2021 | On or before 31 Aug 2021  |
| 1 Jun 2021 – 30 Sep 2021  | On or before 31 Dec 2021  |
| 1 Oct 2021 – 31 Dec 2021  | On or before 31 Mar 2022  |
| 1 Jan 2022 – 31 Mar 2022  | On or before 30 Jun 2022  |
| 1 Apr 2022 – 30 Jun 2022  | On or before 30 Sep 2022  |

5. **The Rebate will be forfeited absolutely at the Bank’s sole discretion if the Eligible Customer has early redeemed the Loan or has any overdue payment for the Loan at the time the Rebate is to be credited to the Savings**

## **Account.**

6. Each Eligible Customer can only enjoy the Rebate once.
7. All the terms and conditions, the amount and other features of the Rebate are subject to the Bank's sole discretion. The Bank reserves the final right to determine whether to award the Rebate to the Savings Account.
8. The Bank reserves the right to vary, modify or terminate the Rebate, and to revise these terms and conditions (including, but not limited to varying the Promotion Period) at any time without prior notice.
9. The Chinese version of these Terms and Conditions is for reference only. The English version will prevail if there is any inconsistency between the Chinese and the English versions.