

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 31 December 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 who:
 - (i) holds an active savings account with the Bank (“**Savings Account**”);
 - (ii) successfully submitted either a Trade-Connect Loan (as referred to in the latest Trade-Connect Loan General Terms and Conditions as published on the homepage of the Bank at <https://www.paob.com.hk/> from time to time) or Business Instalment Loan (as referred to in the latest Business Instalment General Loan Terms and Conditions as published on the homepage of the Bank at <https://www.paob.com.hk/> from time to time) (collectively, “**Eligible Loans**” and each an “**Eligible 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 draws down the Eligible Loan drawdown during the Promotion Period

 (“**Eligible Customer**”).
3. Eligible Customer will be entitled to a Rebate equal to the full amount of single upfront guarantee fee paid to the HKMCI for the Eligible Loan under the SFGS.
4. The Rebate will be credited to Eligible Customer’s Savings Account according to their respective Eligible Loan drawdown date as per the below schedule.

Eligible Loan Drawdown Date	Rebate Credit Date
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
1 Jul 2022 – 30 Sep 2022	On or before 31 Dec 2022
1 Oct 2022 – 31 Dec 2022	On or before 31 Mar 2023

5. **The Rebate will be forfeited absolutely at the Bank’s sole discretion if an Eligible Customer has early redeemed the Eligible Loan or has any overdue payment for the Eligible Loan at the time the Rebate is to be credited to the Eligible Customer’s Savings Account.**
6. Each Eligible Customer can only enjoy the Rebate once.
7. Commencing on 1 August 2021 until 30 June 2022 (both dates inclusive), the Rebate will not apply to any Tradelink customers and cannot be used in conjunction with the SFGS Interest Rebate Programme or any other offers of the Bank.
8. Unless otherwise specified, the Programme cannot be used in conjunction with any other offers of the Bank.
9. Any fraud or misrepresentation made by the Eligible Customer in obtaining the Rebate will result in cancellation or forfeiture of the Rebate. The Bank reserves the rights to cancel or forfeit the Rebate and to recover any costs and losses from the Eligible Customer notwithstanding the relevant Reward may already have been awarded to the Eligible Customer.
10. 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 Eligible Customer’s Savings Account.
11. 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.
12. 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.