



恒生銀行  
HANG SENG BANK

商業銀行  
COMMERCIAL  
BANKING

## Hang Seng SME Loan Online Application The Speed Your Business Needs

Apply Hang Seng Business Loan  
with approval-in-principle  
results in 3 minutes



1 Click  
2 Submit  
3 Minutes to Results

Hang Seng Business Loan helps you stay ahead of challenges with the speed your business needs, bringing immediate financing solutions for you to master growth opportunities and achieve your business goals!

Apply Business Loan through the [Hang Seng Business Online Application Platform](#), the approval-in-principle result will be available in 3 minutes.

### Business Loan Major Features



Loan amount up to **HKD2,000,000**



Besides Instalment Loan, the option of Overdraft Facility helps you meet unexpected financial needs



Instalment loan repayment period of up to 60 months; No asset as collateral or financial reports required<sup>1</sup>; **To get the approval-in-principle result in 3 minutes<sup>2</sup>**



Submit application and upload documents online; Complete **digital ID verification to e-Sign the loan documents<sup>3</sup>** online



#### Application offer:

Customers who successfully apply for the Business Loan Instalment Loan from 1 May - 31 December 2022 through [Hang Seng Business Online Application Platform](#) can enjoy below offers<sup>(i)</sup>:

**Instalment Loan handling fee full waiver.**

If successfully apply for Business Loan Overdraft Facility concurrently, customers can enjoy **Overdraft Facility first-year monthly fee waiver.**

#### For QFPay customers:

Provided that QFPay customers allow QFPay to share its commercial data with Hang Seng, it helps Hang Seng better evaluate customer's business condition and approve loan more efficiently.

Apply now: Please Call 2198 8022 (Select language then press 2) or contact Hang Seng Relationship Manager

**Remarks:**

1. Hang Seng Bank Limited ("Hang Seng") reserves the right to request any further supporting documents / information.
2. 3-minute approval-in-principle approval service is only applicable to the online applications for Hang Seng Business Loan ("Business Loan") received by Hang Seng from 6:45am to 9pm on Mondays to Fridays, and from 6:45am to 6pm on Saturdays, Sundays and public holidays, and subject to the accuracy of information provided by customers, the devices and internet performance of customers, the availability and stability of the bank's related systems and servers, as well as the credit reference agency's services. Hang Seng reserves the right for providing the service. For the online applications without 3-minute approval-in-principle approval results provided, the bank would contact the applicants in two working days. 3-minute approval-in-principle approval result is generated according to the information provided by applicants in online application, the internal records of Hang Seng and credit information provided by credit reference agency. The 3-minute approval-in-principle approval result is subject to the supporting documents provided by applicant and final review and approval by Hang Seng. Hang Seng reserves the right for approving a lesser amount of the 3-minute approval-in-principle approval result or reject the application without giving any reason therefor.
3. The digital ID verification and e-Sign service is subject to the devices and internet performance of customers, the availability and stability of the bank's related systems and servers. Also, the applicant's connected party(ies) has/ have to be physically located in Hong Kong when completing digital ID verification and e-Sign. Hang Seng reserves the right for providing the service.

**Terms and Conditions for Business Loan Instalment Loan handling fee and Overdraft Facility first-year monthly fee full waiver:**

- (i) The Business Loan Instalment Loan handling fee full waiver offer is only applicable to commercial customers applying for Hang Seng Business Loan Instalment Loan through Hang Seng Business Online Application Platform from 1 May 2022 to 31 December 2022 and in condition that the Hang Seng Business Loan Instalment Loan has been successfully approved and drawn down within 3 months from the date of application. Eligible customers who have successfully applied for Hang Seng Business Loan Overdraft Facility concurrently, the first-year monthly fee for Overdraft Facility could be waived. (Monthly fee of the Overdraft Facility will apply after the first-year monthly fee waiver privilege ends. The prevailing monthly fee is 0.2% on the limit of Overdraft Facility.)

**General Terms and Conditions:**

- (ii) No person other than the customer and Hang Seng (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
- (iii) These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- (iv) These Terms and Condition are subject to prevailing regulatory requirements.
- (v) Hang Seng reserves the rights to suspend, alter or terminate the above offer and amend relevant terms and conditions at any time without prior notice. In case of any disputes, Hang Seng reserves the right of final decision

In case of any discrepancy between the English and Chinese versions of the above content, the English version shall prevail.