



Bank Guarantee Services

Bank Guarantee ("BG") services are widely used in the form of performance bond, lease guarantee, payment guarantee and the like for both trade and non-trade transactions. Hang Seng Bank Limited can issue a BG for your company to protect the interests of you and your counterparties, by taking up the obligation to pay as guaranteed in the event of any failure to perform the underlying contract.

Versatile Functions

BG can be issued for various purposes, including but not limited to:

- ❖ Payment guarantee for the benefit of suppliers
- ❖ Credit facility guarantee for the benefit of service providers (e.g. airlines and hotels)
- ❖ Lease guarantee in respect of shops and offices
- ❖ Performance bond for office renovation and construction projects
- ❖ Utility deposit for water, electricity and gas supplies

Peace of Mind to Creditors

BG gives more confidence to your creditors, such as trading partners or service providers, as they will have recourse to the amount guaranteed in the case of payment failure.

Flexible Arrangement

BG can be issued by earmarking the relevant sum under your trade facility limit, or alternatively on a full margin basis so that you can enjoy more flexible credit facility arrangement.



How to apply?

Submit the following documents with Application form:

1. Bank Guarantee Template
2. Copy of Contract / Agreement

24-hour Business Partner Direct : 2198 8000 hangseng.com/trade

For details, please contact your designated Sales Manager of Global Trade Solutions.

Remarks:

1. The service is subject to the relevant terms and conditions to be agreed between you and Hang Seng Bank Limited.
2. If there is any discrepancy between the Chinese and English versions of this material, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!

銀行擔保書服務

銀行擔保書服務廣泛應用於履約保證、租賃擔保、付款擔保等，同時適用於貿易及其他商業交易上。透過擔保書服務，恒生銀行有限公司應申請人的要求，向受益人開立擔保書並保證在申請人未能履行合約時，由銀行履行擔保責任，有效保障交易雙方的權益。

用途廣泛

銀行擔保書可以作多種用途，包括但不限於：

- 對供應商作付款保證
- 對服務供應商作信貸擔保（例如航空公司、酒店）
- 商舖、寫字樓租賃擔保
- 裝修、工程項目的履約擔保
- 公用事業如水電煤服務之按金要求

今受益人更安心

銀行擔保書令貿易及服務供應商等受益人對你更有信心；一旦無法履行付款承諾，受益人仍可獲發保證金額。

靈活安排

你可以在貿易融資的擔保書額度下辦理，亦可以十足按金形式開立擔保書，令授信安排更靈活。



如何申請？

隨申請表一併提交以下文件：

1. 銀行擔保書範本
2. 合約/協議副本

24 小時「商伴同恒」專線：2198 8000 hangseng.com/trade

詳情請聯絡您的環球貿易方案客戶經理。

備註：

1. 本服務受閣下與恒生銀行有限公司同意之相關條款及細則約束。
2. 如中、英文版本有任何不一致，以英文版本為準。

借定唔借? 還得到先好借!

滙豐集團成員 Member HSBC Group