

# 中小企同「恒」貸款

貸款額高達**100%應評稅利潤**  
每月平息息**低至0.3%**



恒生銀行深明中小企客戶在交稅季節周轉的需要，特別安排高達100%應評稅利潤的中小企同「恒」貸款，讓你有充裕資金，把握每個發展機遇。

## 以中小企同「恒」貸款繳付利得稅之特點

- 貸款額高達**100%應評稅利潤**<sup>(1)</sup>
- 每月平息息**低至0.3%**<sup>(2)</sup>
- 手續費全免
- 還款期可長達60個月
- 毋須資產作抵押品及提供財務報表<sup>(3)</sup>


經恒生商業網上申請平台或恒生商業e-Banking申請中小企同「恒」貸款，  
申請輕易辦妥，更快更方便！



於2024年12月31日或之前經恒生商業網上申請平台或恒生商業e-Banking  
成功申請中小企同「恒」貸款繳付利得稅之客戶，可享高達**HKD3,300**現金回贈。

申請手續簡便！

 登入[hangseng.com/bizloan](https://hangseng.com/bizloan)或恒生商業e-Banking申請（請選擇“繳付利得稅”為貸款用途）

 中小企同「恒」貸款專線：2198 8033

借定唔借？還得到先好借！

**備註：**

- (1) 最高貸款額為HK\$2,000,000或客戶最近利得稅稅單上的應評稅利潤，以較低者為準。
- (2) 以HK\$2,000,000貸款額、36個月還款期為例，每月平息0.30%之實際年利率為7.00%。以上計算只作參考之用，有關分期貸款的實際年利率之參考，請瀏覽hangseng.com/bizloan\_cal。所有實際年利率乃依據銀行營運守則所設定之淨現值計算方法計算。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費（如適用）。分期貸款之每月還款額將進至毫位計算。每月還款金額中本金及利息之比例按「78法則」之方程式計算。
- (3) 恒生銀行有限公司（「恒生」）保留權利要求客戶提供任何有關證明文件/資料之權利。

**中小企同「恒」貸款分期貸款現金回贈推廣之條款及細則**

1. 此中小企同「恒」貸款分期貸款現金回贈推廣（「推廣」）由恒生銀行有限公司（「恒生」或「本行」）提供，推廣期為2024年7月1日至2024年12月31日，包括首尾兩天（「推廣期」）。
2. 此推廣只適用於符合以下所有條件之恒生商業客戶（「合資格客戶」）：
  - i. 於推廣期內，經恒生商業網上申請平台或恒生商業 e-Banking 申請中小企同「恒」貸款之分期貸款（「分期貸款」）；
  - ii. 相關申請日期起計3個月內獲成功批核並提取該分期貸款；及
  - iii. 該客戶須於提取分期貸款當日至恒生存入現金回贈（定義見下條）當日之期間於恒生並沒有任何逾期及/或欠款記錄。
3. 每名合資格客戶在此推廣下可獲現金回贈（「現金回贈」），最高現金回贈金額為港幣3,300。現金回贈金額將按以下方式計算：

分期貸款提取貸款額達到	現金回贈金額
港幣100,000	港幣330
港幣 200,000	港幣660
港幣 300,000	港幣990
港幣 400,000	港幣1,320
港幣 500,000	港幣1,650
港幣 600,000	港幣1,980
港幣 700,000	港幣2,310
港幣 800,000	港幣2,640
港幣 900,000	港幣2,970
港幣 1,000,000或以上	港幣3,300

4. 恒生會於2025年7月31日或之前將現金回贈存入合資格客戶於恒生用於分期貸款還款的港元戶口（「戶口」）。該戶口於存入現金回贈時，必須仍然有效及信用狀況良好。否則，恒生將取消該現金回贈，而毋須另行通知。
5. 恒生將根據恒生所持有的記錄決定每名恒生商業客戶是否合資格客戶，其是否符合獲取現金回贈的資格及有關現金回贈的金額。如有任何爭議，恒生的決定為最終並對各方具有約束力。
6. 每名合資格客戶於推廣期內只可享有現金回贈一次。
7. 恒生保留權利隨時暫停、更改或終止此推廣及有關優惠及不時更改本條款及細則的權力，而毋須另行通知。
8. 如就此推廣有任何爭議，概以恒生的決定為準，並對各方具有決定性及約束力。
9. 除合資格客戶及恒生（包括其繼承人及受讓人）以外，並無其他人士有權按合約（第三者權利）條例（第 623 章）強制執行本條款及細則的任何條文或享有本條款及細則的任何條文的利益。
10. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
11. 本條款及細則受現行監管規定約束。
12. 本條款及細則之中、英文文本文義如有任何歧異，概以英文文本為準。

## SME Business Loan

**100% of Assessable Profit**

Monthly flat rate as low as **0.3%**



Hang Seng truly understands SME clients' financing need for cash flow management during tax payment season and offers you the **SME Business Loan** with loan amount of up to 100% of assessable profits. With adequate working capital, you can catch every opportunity to develop your business.

### Features of Profits Tax payment by SME Business Loan

- Instalment loan amount of up to **100% of assessable profits**<sup>(1)</sup>
- Monthly flat rate as low as **0.3%**<sup>(2)</sup>
- Handling fee **full waiver**
- Repayment period of up to 60 months
- No assets as collaterals or financial statements required<sup>(3)</sup>

Apply SME Business Loan through the Hang Seng Business Online Application Platform or Hang Seng Business e-Banking, **your application can be done with ease, faster and more conveniently.**



Up to **HK\$3,300 cash rebate** for successful application and drawdown for the Business Loan for Profit Tax Payment on or before 31 December 2024 through Hang Seng Business Online Application Platform or Hang Seng Business e-Banking.

#### Application is Easy!



Apply at [hangseng.com/bizloan](https://hangseng.com/bizloan) or Hang Seng Business e-Banking  
**(Please select "Profits Tax Payment" as Loan Purpose)**



SME Business Loan Hotline: **2198 8033**

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

**Remarks:**

- (1) The maximum Instalment Loan amount is HK\$2,000,000 or 100% of assessable profits as per the latest Tax Demand Note of the customer, whichever is lower.
- (2) For illustration, the Annualised Percentage Rate ( "APR" ) for a 36-month Instalment Loan of HK\$2,000,000 will be 7.00% based on a flat interest rate of 0.30% per month. For the reference of APR for the Instalment Loan of Business Loan, please visit [hangseng.com/bizloan\\_cal](http://hangseng.com/bizloan_cal). Calculation of APRs is based on the Net Present Value Method in accordance with the Code of Banking Practice. The APRs are expressed as annualised rates and include the basic interest rate and other fees and charges (if applicable). Monthly repayment amount is rounded up to one decimal point. The proportion of loan principal to interest in each monthly instalment is calculated according to the "Rule of 78".
- (3) Hang Seng Bank Limited ("Hang Seng") reserves the right to request any further supporting documents / information.

**Terms and Conditions for SME Business Loan Instalment Loan Cash Rebate Promotion:**

1. This SME Business Loan Instalment Loan Cash Rebate Promotion ("Promotion") is offered by Hang Seng Bank Limited ("Hang Seng" or the "Bank") from 1 July 2024 to 31 December 2024, both dates inclusive ("Promotion Period").
2. The Promotion is applicable to Hang Seng commercial customers who satisfy all the requirements below (each an "Eligible Customer"):
  - i. having applied for SME Business Loan Instalment Loan ("Instalment Loan") through Hang Seng Business Online Application Platform or Hang Seng Business e-Banking during the Promotion Period;
  - ii. the relevant application being approved, and the Instalment Loan being drawn down within 3 months from the date of such application; and
  - iii. the relevant customer does not have any past due and/or delinquency record maintained at Hang Seng from drawdown date of Instalment Loan to the date Hang Seng credits the Cash Rebate (as defined below).
3. Each Eligible Customer is entitled to cash rebate ("Cash Rebate") of up to a maximum of HKD3,300 under this Promotion. The Cash Rebate amount shall be calculated as follows:

Drawdown Amount of Instalment Loan for up to	Cash Rebate Amount
HK\$ 100,000	HK\$ 330
HK\$ 200,000	HK\$ 660
HK\$ 300,000	HK\$ 990
HK\$ 400,000	HK\$ 1,320
HK\$ 500,000	HK\$ 1,650
HK\$ 600,000	HK\$ 1,980
HK\$ 700,000	HK\$ 2,310
HK\$ 800,000	HK\$ 2,640
HK\$ 900,000	HK\$ 2,970
HK\$ 1,000,000 or above	HK\$ 3,300

4. Hang Seng will credit the Cash Rebate to the Eligible Customer's Hang Seng HKD account used for loan repayment of Instalment Loan ("Account") on or before 31 July 2025. Such Account shall remain valid and in good standing when the Cash Rebate is credited. Otherwise, Hang Seng shall forfeit the Cash Rebate without prior notice.
5. Hang Seng shall determine the eligibility of each Hang Seng commercial customer to be an Eligible Customer, its entitlement to Cash Rebate and the Cash Rebate amount, based on the Bank's record. In case of any dispute, Hang Seng's decision shall be final and conclusive.
6. During the Promotion Period, each Eligible Customer is only entitled to enjoy the Cash Rebate once.
7. The Bank reserves the right to suspend, vary or terminate the Promotion and other relevant offers at any time and to amend these Terms and Conditions from time to time without prior notice.
8. In case of any dispute relating to the Promotion, the decision of the Bank shall be final, conclusive, and binding on all the parties concerned.
9. No person other than each Eligible Customer and the Bank (including its successors and assignees) will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
10. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. These Terms and Conditions are subject to prevailing regulatory requirements.
12. The English version of these Terms and Conditions shall prevail in the event of any discrepancy between the English and Chinese versions.