

SME Financing Guarantee Scheme



Enable you climb over summits

Customer Service Hotline: (852) 2616 6638
www.ncb.com.hk

Wholly owned subsidiary of China Cinda

Nanyang Commercial Bank, Limited (“the Bank”) is committed to provide continuous support to local SMEs and has joined the “SME Financing Guarantee Scheme” (“SFGS”)¹ (including the 80% Guarantee Product and 90% Guarantee Product) launched by HKMC Insurance Limited (“HKMCI”), a wholly owned subsidiary of The Hong Kong Mortgage Corporation Limited (“HKMC”). We are pleased to offer flexible lending solution to meet your financing needs and facilitate your business growth.

Major Features of SFGS Guarantee Products

	80% Guarantee Product ²	90% Guarantee Product ²
Eligibility of Borrower	Eligible enterprises must have business operation in Hong Kong and be registered in Hong Kong under the Business Registration Ordinance (Chapter 310) ³	
Maximum Facility Amount	HK\$18 million ⁴	HK\$8 million ⁴
Maximum Guarantee Period/ Maximum Repayment Term⁵	7 years ⁶	5 years ⁶
Type of Loans	Term loans and revolving credit facilities (including trade finance)	Term loans
Use of Credit Facilities	<ul style="list-style-type: none"> - Providing general working capital for the enterprise's business operations, or - Acquisition of equipment or assets (but excluding residential properties)⁷ 	
Facility Interest Rate and handling fee⁸	Preferential interest rate is offered by the Bank ⁹	

Act Now

Please contact our commercial teams or your relationship manager, or call Customer Service Hotline at (852) 2616 6638.

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

Important Notice:

- Customer should have a clear understanding of your financial condition, daily expenses, and actual borrowing needs.
- Customer should have assessed their repayment ability and avoid over-borrowing.
- Customer should repay any outstanding balance on time to avoid late payment charges and additional overdue interest charged by the bank.

Terms and Conditions

1. The "SME Financing Guarantee Scheme" is provided by the HKMCI. For details, including the application period, eligibility criteria, enhancement measures and the Partial Principal Repayment (PPR), please visit the website of the HKMC at www.hkmc.com.hk/sfgs, subject to announcements made by the HKMCI from time to time.
2. The application period of 80% and 90% Guarantee Product ends on 31 March 2026, subject to announcements made by the HKMCI from time to time.
3. For 80% Guarantee Product, eligible enterprises must have business operation in Hong Kong for at least one year on the date of guarantee application. For other eligibility criteria of the borrower, please visit the website of the HKMC at www.hkmc.com.hk/sfgs, subject to announcements made by the HKMCI from time to time.
4. The mentioned Maximum Facility Amounts are applicable to qualifying 80% and 90% Guarantee Product applications received by the HKMCI on or before 31 March 2026, subject to announcements made by the HKMCI from time to time. The Maximum Facility Amount is calculated per borrower (including its subsidiaries and related entities) at any point of time, including credit facilities guaranteed under the 80% Guarantee Product and 90% Guarantee Product.
5. The mentioned Maximum Guarantee Period and the Maximum Repayment Term, based on the Principal Moratorium (PM) and the Partial Principal Repayment (PPR) arrangement, will generally be extended correspondingly.
6. The mentioned Maximum Guarantee Period is applicable to applications received by the HKMCI on or before 31 March 2026, subject to announcements made by HKMCI from time to time.
7. The credit facility must not be used for repaying, restructuring or repackaging all or any part of any loan, credit facility or payment obligation of the borrower, its subsidiaries and its related entities. The use of credit facilities is limit to announcements made by the HKMCI from time to time.
8. The relevant fees and charges of loan services please visit the website at www.ncb.com.hk/nanyang_bank/resource/mortgage_loan_service_charge_eng.pdf.
9. The actual loan amount, interest rate, handling fee and applicable terms and conditions are subject to the Bank's and the HKMCI's final approval. The Bank reserves the right to approve and reject the loan application at its absolute discretion and is not required to provide any reason for its rejection. The loan is bound by the terms and conditions stipulated on the loan documents signed by the borrower and the Bank.
10. The above products, services and promotional offers are subject to the relevant terms and conditions of the Bank and the HKMCI. For more details, please contact the Bank's staff. The Bank reserves the right to amend, suspend or terminate the above products, services or offers, and to amend their relevant terms and conditions at any time at its absolute discretion without prior notice. In case of any dispute, the decision of the Bank shall be final.
11. Should there be any discrepancy between the Chinese and English versions of this promotional material, the Chinese version shall prevail.