

## NCB "Small Business Loan"









**Unsecured "Small Business Loan"**  
**Helps you succeed by capturing  
business opportunities**

Website: [www.ncb.com.hk](http://www.ncb.com.hk)

南商 **中小企** 服務  
SME

## NCB unsecured "Small Business Loan"

### Features

-  Flexible installment loan
-  Preferential annual interest rate
-  Loan amount up to HKD 2 million
-  Repayment period of up to 60 months
-  No collateral required
-  Company establishment can be as short as 6 months

### The application procedure is simple and easy

For more information, please visit any of our branches and Commercial Business Centres and contact our relationship managers.



Online  
Appointment  
for Loan  
Application



Commercial  
Teams  
Address

**Customer Services Hotline: (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 maximum loan amount approved is for reference only. The actual loan amount is subject to the final assessment and approval by Nanyang Commercial Bank ("the Bank").
2. All loan applications are processed in accordance with the Bank's credit assessment approval procedure. The Bank reserves the right to amend the loan amounts, interest rates, loan tenors, terms and conditions before signing of the facility letter without prior notice. In case of disputes, the decision of the Bank shall be final and conclusive.
3. If necessary, the Bank's reserves the right to request the applicant to provide extra documents for further approval purposes.
4. In case of any discrepancy between the Chinese and English versions of this promotional material, the Chinese version shall prevail.