

## SME Financing Guarantee Scheme for 80% Guarantee Product Promotion Reward (April to September 2026) Terms and Conditions

1. The promotion period of the SME Financing Guarantee Scheme Promotion Reward (April to September 2026) (the “**Promotion**”) is from 1 April until 30 September 2026 (both dates inclusive), unless early terminated or extended (the “**Promotion Period**”). “**Bank**” means DBS Bank (Hong Kong) Limited, its successors and assigns.
2. The Promotion is only applicable to new SME Financing Guarantee Scheme corporate entities (“**Participant**”) who have submitted an application for grant of the facilities (“**SFGS Loan**”) including 80% Guarantee Product (“**SFGS 80%**”) under SME Financing Guarantee Scheme (“**SFGS**”) through DBS SME Banking, and the SFGS Loan is subject to approval of the Bank and HKMC Insurance Limited (“**HKMCI**”).
3. Any corporate entity with bankruptcy or winding up or other insolvency petition filing is not eligible to apply for the SFGS Loan.
4. The rewards to be provided in the Promotion during the Promotion Period (the “**Rewards**”): waive up to 100% of loan set-up fee for the SFGS Loan applied for under the Promotion; waive up to 100% of the account opening fee; and for cash rebate in terms of guarantee fee under SFGS (“**Cash Rebate**”) is up to HK\$50,000 on single upfront or annual guarantee fee in the first year of the SFGS 80%.
5. The Cash Rebate will be credited into any of the Eligible Participant’s Hong Kong Dollar Business Current and/or Savings account(s) maintained with the Bank (“**Business Account(s)**”) as per the arrangement below, and Participant must maintain a valid Business Account at the time the credit of Cash Rebate is granted.
6. In order to be eligible for the Reward, Participant must fulfil all of the following requirements, any Participant who has fulfilled all of the following requirements is an “**Eligible Participant**” and the Bank’s decision on whether a Participant is an Eligible Participant is final, binding and conclusive:
  - 6.1. submitted the application to HKMCI with the Bank for SFGS Loan with at least 12 months loan tenor during the Promotion Period; and
  - 6.2. drawdown the SFGS Loan on or before 30 November 2026.
7. The Cash Rebate will be credited into any of the Eligible Participant’s Business Account within July 2027 if Eligible Participant:
  - 7.1. has no overdue record during the first 6 months repayment after drawdown, as determined by the Bank at its sole and absolute discretion; and
  - 7.2. has loan drawdown between 1 April to 30 November 2026.
8. In the event that the Participant is also entitled to other prevailing promotion rewards, the Bank reserves the right to provide only one or some of the reward(s) and/or privilege(s) at its sole and absolute discretion and without any liability on the part of the Bank to any person.
9. If Eligible Participant has early redeemed/settled the SFGS Loan during the full loan tenure after the Cash Rebate has been credited to the Participant, the Bank reserves the right at its sole and absolute discretion to debit an amount equivalent to such Cash rebate together with any cost incurred by the Bank as a result of such early redemption from the relevant repayment account of the Eligible Participant on the early redemption date of the SFGS Loan without any prior notice to the relevant Eligible Participant and any liability on the part of the Bank to any person.
10. The Bank’s receipt of SFGS Loan application does not necessarily mean that the relevant loan application is successful or an approval to provide a guarantee is or will be granted by HKMCI.
11. Any SFGS Loan, or any account, service or product of the Bank or HKMCI is subject to all relevant terms and conditions governing such SFGS Loan, account, service or product.
12. This Promotion is only applicable to Participants whose loan accounts are in good standing and not in default (as determined by the Bank at its sole and absolute discretion). If the Participant’s credit standing is

unsatisfactory (as determined by the Bank at its sole and absolute discretion) or the Participant early repays any part of the SFGS Loan, the Bank reserves the rights in its sole and absolute discretion to claw back any Rewards to the Participants without prior notice or liability to any person.

13. Each Eligible Participant is entitled to the Reward once only during the promotion period.
14. Any fraud and/or abuse of the Promotion by a Participant (as determined by the Bank at its sole and absolute discretion) will result in forfeiture of the Participant's eligibility to participate in the Promotion and/or cancellation of all or part of the Participant's account(s) with the Bank. The Bank reserves the right at any time, at its sole and absolute discretion and without any liability on the part of the Bank to any person, to deduct the equivalent value of any reward and/or Cash Rebate awarded inappropriately to a Participant directly from the Participant's bank account(s) with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts.
15. The Bank reserves the rights in its sole and absolute discretion to determine whether any Participant is entitled to or eligible for the Reward.
16. The Bank reserves the right, at its sole and absolute discretion and without any liability on the part of the Bank to any person, to vary, terminate or extend the Reward and to vary or modify any of these terms and conditions at any time without notice. The Bank accepts no liability for any such change or termination.
17. In case of any disputes relating to or arising out of these terms and conditions, the Promotion and/or the Reward, the Bank's decision shall be final, conclusive and binding. No correspondence or claims will be entertained.
18. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong.
19. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail.
20. Unless expressly provided to the contrary in these terms and conditions, a person who is not a party to these terms and conditions shall not be entitled to enforce any provision of these terms and conditions under the Contracts (Rights of Third Parties) Ordinance.
21. The English version shall prevail if there is any inconsistency between the English and Chinese versions.