

To 致： The Hongkong and Shanghai Banking Corporation Limited (the "Bank")
香港上海滙豐銀行有限公司（「貴行」/「本行」）

**APPLICATION FOR 2024 PRINCIPAL MORATORIUM AND/OR LOAN TENOR EXTENSION
UNDER BUSINESS INSTALMENT LOAN (SFGS) (THE "LOAN")**

中小企分期「快通錢」（中小企融資擔保計劃）（「貸款」）2024 本金延期償付及/ 或延長貸款期之申請

In case of any discrepancies between the English and Chinese version of this Form, the English version shall prevail.
本表格之英文本及中文本如有歧異，概以英文本為準。

A. BUSINESS INFORMATION 業務資料	
Company Name of the Applicant 申請人公司名稱	
English 英文	
Chinese 中文	
Business Identification Document Details 商業證明文件資料	
Certificate of Incorporation 公司註冊證書	
Business Registration Certificate 商業登記證	

B. LOAN DETAILS 貸款資料	
Loan Account Number [^] 貸款戶口號碼 [^]	(Please fill in the correct loan account number; otherwise, the Bank may need to decline your application. 請閣下填寫正確的貸款戶口號碼，否則本行可能需要拒絕閣下之申請。)

Note 注意： [^] For loan which is subject to subsisting partial principal repayment period, all related loan account numbers assigned for the Bank's internal record purpose will be handled together as one single application.
[^] 對於現時正處於部分本金還款期的貸款，所有為本行內部記錄而編配的相關貸款戶口號碼將視作單一申請一併處理。

I/We, the Applicant as described above ("I/we", "me/us" or the "Borrower"), would apply for the following principal moratorium period and/or loan tenor extension in respect of the above existing Loan granted to me/us: 本人/ 本公司，作為上述申請人（"本人"、"本公司"或"借款人"），現就上述已授予本人/ 本公司之貸款，申請以下本金延期償付期及/ 或延長貸款期：

C. APPLICATION 申請	
Please tick the applicable box below. 請在以下適用之方格內加上劃號。	
2024 principal moratorium period * – commencement date to be determined by the Bank (the "Effective Date") and specified under the notification letter(s) to be provided by the Bank (the "Notification Letter(s)") 申請 2024 本金延期償付期* – 開始日期由貴行決定並由貴行發出的通知函（"通知函"）中指明（"生效日"）	<input type="checkbox"/> 6 months (renewable subject to 12 months in total**) and loan tenor extension for 6 months# 六個月本金延期償付期（可續期，但總延期不得超過十二個月**）及延長貸款期六個月# <input type="checkbox"/> 12 months and loan tenor extension for 12 months# 十二個月本金延期償付期及延長貸款期十二個月# ***** Where the Loan is subject to subsisting partial principal repayment period(s) ("PPR Period"), we request the unused PPR Period (early terminated on the Effective Date) to be resumed after the end of the 2024 Principal Moratorium period, unless otherwise indicated below.## 如貸款正處於部分本金還款期還款期（"部分本金還款期"），本公司要求還未使用的（於生效日提前終止）部分本金還款期應在 2024 本金延期償付期後恢復，除非以下另行指明。## ***** Special requests (please only tick if applicable) 特別要求（請僅勾選適用之選項）： <input type="checkbox"/> We do NOT wish to apply for loan tenor extension 本公司不希望申請延長貸款期 <input type="checkbox"/> We request that the unused PPR Period (early terminated on the Effective Date) NOT to be resumed after the end of the 2024 Principal Moratorium period (i.e. resume full principal repayment) 本公司要求還未使用（於生效日提前終止）的部分本金還款期不要在 2024 本金延期償付期後恢復（即恢復全額本金償還）

IMPORTANT NOTICE 重要通知

- If the Loan is currently subject to any form of subsisting principal moratorium, principal repayment holiday or "interest only" period, any remaining unused principal moratorium, principal repayment holiday and "interest only" period granted by the Bank to you in respect of the Loan will be terminated and shall not be revived after the end of the 2024 Principal Moratorium (as defined below). 如貸款目前正處於本金延期償付期或"僅付利息"期，任何由本行授予閣下有關貸款的剩餘本金延期償付期或"僅付利息"期將終止，並不會在 2024 本金延期償付期（以下定義）後恢復。
- It is recommended to review your repayment resumption plan. Subject to your fulfillment of the relevant eligibility criteria and a maximum PPR Period of 48 months in aggregate, you may apply for partial principal repayment ("PPR") by submitting the PPR Application Form to the Bank at least 2 months before the expiry of the 2024 Principal Moratorium. Please refer to Additional Note 4 below for details. 本行建議閣下檢視閣下的恢復還款計劃。若閣下符合相關資格條件，閣下可在 2024 本金延期償付期到期前最少兩個月透過提交部分本金還款申請表申請部分本金還款，惟部分本金還款期最長為合共四十八個月。詳情請見以下另需注意事項 4。

Note 注意：

- * *Principal moratorium period applied for under this application ("2024 Principal Moratorium") must not exceed 12 months. The tenor of the Loan may, subject to our sole and absolute discretion, be extended correspondingly, subject to the Maximum Extended Period permitted under the SME Financing Guarantee Scheme ("SFGS"). "Maximum Extended Period" means (i) the aggregate principal moratorium period and the approved 2024 Principal Moratorium and (ii) the aggregate extension of repayment period due to any partial principal repayment (but not early terminated) for the Loan.*
此申請的本金延期償付期("2024 本金延期償付期")不得超過 12 個月。貸款還款期可按本行唯一及絕對酌情決定下延長，但受中小企融資擔保計劃("計劃")中的最長延長長期限制。"最長延長長期"為 (i) 累計之本金延期償付期及獲批之 2024 本金延期償付期及 (ii) 因為貸款部分本金還款(而沒有提早終止)所致的累計延長還款期。
The 2024 Principal Moratorium is the additional months of principal moratorium period being applied for in this application and excludes any subsisting principal moratorium period, principal repayment holiday or "interest only" period granted by the Bank.
2024 本金延期償付期為閣下申請本金延期償付期之所需附加月數，並不包括任何由本行授予現有的本金延期償付期或"僅付利息"期。
- ** *If 6-month 2024 Principal Moratorium is opted for the first time and approved by the Bank, you may apply to the Bank no earlier than two months before the expiry of the relevant and then subsisting principal moratorium period for renewal of the principal moratorium period for an additional 6 months, provided that the principal amount due still falls within the Application Period (as defined below).* 如閣下向本行首次申請並獲批六個月的 2024 本金延期償付期，閣下可於相關及當時生效的本金延期償付期到期前兩個月內向本申請延續額外六個月的本金延期償付期，但本金還款日須在申請期內(以下定義)。
- # *The Bank will take into account the Loan tenor extension request with respect to the 2024 Principal Moratorium, but in any case the final (or extended final) maturity date will not go beyond the maximum guarantee period plus the Maximum Extended Period pursuant to the SFGS. If you do not wish to apply for any loan tenor extension, please select the relevant option in the "Special requests" section in Section C (Application) above.*
本行會考慮有關 2024 本金延期償付期的延長貸款期申請，但最終(或延長最終)還款日不會超越計劃中的最長貸款擔保期加上最長延長長期。如閣下不希望申請任何延長貸款期，請於 C 部分(申請)中的"特別要求"勾選相關選項。
- ### *If you strongly request for early termination of any subsisting PPR Period without resumption after the 2024 Principal Moratorium, please select the relevant option in the "Special requests" section in Section C (Application) above.*
如閣下強烈要求提早終止任何現有部分本金還款期並不在 2024 本金延期償付期後延續該部分本金還款期，請於 C 部分(申請)中的"特別要求"勾選相關選項。

Additional Notes to the Applicant 申請人另需注意事項：

- You are advised to consult your professional advisors (financial, accounting, tax, legal etc.) as you consider appropriate to help you understand the commercial, financial, legal, tax and any other implications on applying for a principal moratorium.*
本行建議閣下向閣下認為適當之專業顧問(財務、會計、稅務、法律等)尋求意見，以協助閣下明白申請本金延期償付之商業、財務、法律、稅務及任何其他影響。
- Please note that the Bank would only process this application where it is received by the Bank from 18 November 2024 to 17 November 2025 (both dates inclusive) (the "Application Period") and not earlier than 2 months prior to the purported commencement of the 2024 Principal Moratorium.*
請注意，本行只會處理於 2024 年 11 月 18 日至 2025 年 11 月 17 日(包括首尾兩日) ("申請期")，且不早於 2024 本金延期償付期開始兩個月前收到的申請。
- Please submit a new principal moratorium extension application at least 20 business days before the existing principal moratorium period, principal repayment holiday period or "interest only" period expires (For example, if the existing principal moratorium, principal repayment holiday or "interest only" period expires on 31 January 2025, please submit the new application on or before 3 January 2025); otherwise the processing of the new principal moratorium extension application may be delayed.* 請於現有本金延期償付期或"僅付利息"期到期前最少 20 個工作天提出新的本金延期償付申請(例如：若閣下現有本金延期償付期或"僅付利息"期到期日為 2025 年 1 月 31 日，請於 2025 年 1 月 3 日或之前提交新申請)，否則有關申請可能會順延處理。
- The Borrower may submit a separate application in the Bank's form entitled "Application for Partial Principal Repayment (Rescheduled Repayment) and/or Loan Tenor Extension under Business Instalment Loan (SFGS) (The "Loan")" for (a) PPR Period two months before the expiry of the 2024 Principal Moratorium, subject to fulfillment of the relevant eligibility criteria and a maximum PPR Period of 48 months in aggregate; and (b) the corresponding extension of the repayment period, subject to the Maximum Extended Period.*
借款人可透過本行的"中小企分期「快通錢」(中小企融資擔保計劃) (「貸款」) 部分本金還款及/或延長貸款期之申請"表格另行 (a) 於 2024 本金延期償付到期前兩個月申請部分本金還款期，但須滿足相關資格條件及部分本金還款期不得超過合共四十八個月；及 (b) 申請相應的延長還款期，但不得超過最長延長長期。

Please note that all of the following criteria ("Eligibility Criteria") must be fulfilled in order for the Bank to proceed this application:

請確認滿足以下條件("資格條件")，以便本行處理閣下之申請：

- the Borrower and the Loan do not have any outstanding default for more than 30 days (in accordance with the Bank's or (if applicable) the HKMCI's record) as at the date of receipt of the Borrower's request for the 2024 Principal Moratorium. Where this eligibility criteria is fulfilled at the time of the request but the Borrower or the Loan becomes overdue at the time of approval or upon the 2024 Principal Moratorium taking effect, part of the 12-month 2024 Principal Moratorium period may be regarded as utilised by the number of overdue instalment(s) settled by the Borrower by paying "interest only";
在本行收到借款人 2024 本金延期償付的要求時，借款人及相關貸款並無任何逾期超過 30 日的欠款(根據本行或(如適用)香港按揭保險的記錄)。如借款人提出要求時符合此資格條件，但借款人或貸款在本行批准申請時或 2024 本金延期償付生效時出現逾期，則為期十二個月的 2024 本金延期償付期的其中一部分將被視作已被借款人以"僅付利息"方式清償的逾期分期還款數目所使用；
- any outstanding interest payments, overdue penalty interests and late charges (excluding any waived penalty or late charges) owed by the Borrower to the Bank have been fully settled on or before the Effective Date; and
借款人尚欠本行的任何未償還利息、逾期罰款利息和逾期費用(不包括任何受豁免的罰款或逾期費用)均已在生效日或之前全部還清；及
- none of the Borrower and Guarantor(s) of the Loan is in the process of ceasing operations, an undischarged bankrupt or dissolved, nor subject to any winding up or bankruptcy petition or proceedings at the time when this application is submitted and on the Effective Date.
貸款之借款人及擔保人於此申請提交時及生效日皆不是正在停止營運、未解除破產、被清盤的或處於任何破產或清盤申請或程序。

D. TERMS AND CONDITIONS 條款及細則

I/We agree that 本人/ 本公司同意：

- This application is subject to approval by the Bank and HKMC Insurance Limited ("HKMCI"). The final approved principal moratorium period and/or loan tenor extension may be different from what I/we apply for in this application and I/we agree to accept the terms of the final approval. 此申請須經貴行及香港按揭保險有限公司 ("香港按揭保險") 同意批准。最終批准之本金延期償付期及/ 或延長貸款期可能會與本人/ 本公司在此申請內之申請不同，而本人/ 本公司同意接受最終批准之條款。
- If my/our application for 2024 Principal Moratorium in respect of the Loan is approved, the monthly instalments and related principal and interest outstanding and payable by me/us will be rescheduled as per the following key principles: 如果本人/ 本公司有關貸款之 2024 本金延期償付申請獲批，本人/ 本公司每月還款及相關未償還和應付的本金及利息將根據以下主要原則進行修訂：
 - (a) the principal repayments of outstanding principal amount of the Loan (as of the Effective Date) due or falling due within the 2024 Principal Moratorium (as specified in the Notification Letter(s)) shall be deferred; 貸款在 2024 本金延期償付期 (根據通知函中指定) 內到期或即將到期的應付未償本金 (截至生效日) 還款將會延期；
 - (b) the principal amount of the Loan (including those principal repayments which are subject to deferral during the 2024 Principal Moratorium) is to be amortised and repaid by monthly instalments (together with interest) during the remaining tenor of the Loan commencing immediately after the 2024 Principal Moratorium; 緊隨在 2024 本金延期償付期後，貸款本金 (包括 2024 本金延期償付所延期償還的本金) 須於貸款餘下年期內攤銷及按月 (連同利息) 分期償還；
 - (c) the original tenor of the Loan may remain unchanged or may be extended by such period as specified in the revised repayment terms; and 貸款的原有年期可維持不變或按修訂還款條款中的規定所延長；及
 - (d) interest on the Loan shall continue to be made by you throughout the whole tenor of the Loan notwithstanding the 2024 Principal Moratorium. 即使有 2024 本金延期償付，閣下須在整個貸款期內繼續償還貸款的利息。
- **If the Loan is currently subject to any form of subsisting principal moratorium, principal repayment holiday or "interest only" period and this application is approved, any remaining unused principal moratorium, principal repayment holiday and "interest only" period granted by the Bank to you in respect of the Loan will terminate with effect from the Effective Date and such terminated principal moratorium, principal repayment holiday or "interest only" period shall not be revived after the Effective Date.** 如果貸款正處於任何形式的本金延期償付期或"僅付利息"期而本申請獲批准，則任何由本行授予有關貸款而剩餘未被使用的本金延期償付期或"僅付利息"期將於生效日終止，而該被終止的本金延期償還或"僅付利息"期將不會在生效日後恢復。
- **If the Loan is currently subject to any one (or more) of subsisting PPR Period(s) and this application is approved, then the subsisting PPR Period(s) will be early terminated upon the Effective Date and resumed after the 2024 Principal Moratorium, unless I/we indicate that I/we do not wish to resume any early terminated PPR Period(s) in the "Special requests" section in Section C (Application) above, in which case subject to the Bank's sole and absolute discretion, the 2024 Principal Moratorium will take effect on the Effective Date and any unused PPR Period will be terminated upon on the Effective Date without resumption, and any extended period previously approved based on the subsisting PPR period terminated shall be clawed back correspondingly according to the duration of the terminated PPR Period(s) and the related PPR percentage.** 如果貸款正處於任何 (一個或多於一個) 部分本金還款期而本申請獲批准，則現有的部分本金還款期將於生效日提早終止，並於 2024 本金延期償付後恢復，除非本人/ 本公司在以上 C 部分 (申請) 中的"特別要求"指明本人/ 本公司不希望恢復任何提早終止的部分本金還款期；在該特別要求情況下，按本行唯一及絕對的酌情權，2024 本金延期償付期將在生效日生效，而任何未被使用的部分本金還款期將在生效日終止並不被恢復，且任何根據現有被終止的部分本金還款期所批准的延長還款期將按被終止的部分本金還款期以及相關的部分本金還款百分比相應地縮短。
- I/We understand that I/we have the right (no matter exercised or not) to consult my/our independent professional advisor (financial, accounting, tax, legal or otherwise) in relation to this application. I/We acknowledge that I/we have considered and understood all commercial, financial and any other implications on applying for a principal moratorium and/or loan tenor extension. 本人/ 本公司明白，本人/ 本公司有權 (不論是否行使) 向本人/ 本公司之獨立專業顧問 (財務、會計、稅務、法律或其他) 就本申請尋求意見。本人/ 本公司知悉，本人/ 本公司已經考慮及明白申請本金延期償付之商業、財務及任何其他影響。
- I/We acknowledge that under this application, I/we cannot request for a change in the facility amount originally granted under the Loan. 本人/ 本公司知悉，本人/ 本公司不可透過此申請以作修改貸款之原貸款金額。
- I/We have fulfilled the Eligibility Criteria set out by the HKMCI, including but not limited to: (i) I/we and the Loan do not have outstanding default for more than 30 days (in accordance with the Bank's or (if applicable) the HKMCI's record); (ii) I/we are not in the process of ceasing operations, an undischarged bankrupt or dissolved, nor subject to any winding up or bankruptcy petition or proceedings at the time of my/our submitting this application; and (iii) any outstanding interest payments, overdue penalty interests and late charges (excluding any waived penalty or late charges) owed by me/us to the Bank have been fully settled on or before the Effective Date. 本人/ 本公司提交此申請時符合香港按揭保險訂立的資格條件，包括但不限於：(i) 本人/ 本公司及貸款沒有超過 30 天之逾期欠款 (根據本行或 (如適用) 香港按揭保險的記錄)；(ii) 本人/ 本公司於本人/ 本公司提交此申請時不是正在停止營運、未解除破產、被清盤的或處於任何破產或清盤申請或程序的；及 (iii) 本人/ 本公司尚欠貴行的任何未償還利息、逾期罰款利息和逾期費用 (不包括任何受豁免的罰款或逾期費用) 均已在生效日或之前全部還清。
- I/We shall pay all outstanding and overdue interest (together with any penalty interests or late charges) on the Loan which is accrued on or after the Effective Date of the 2024 Principal Moratorium. For the avoidance of doubt, the payment of such outstanding amount is a condition precedent for the effectiveness of the 2024 Principal Moratorium Period. The Bank will inform me/us of the total amount of outstanding contractual interests (together with any penalty interests or late charges) and deadline for settlement. 本人/ 本公司須付所有貸款於 2024 本金延期償付期生效日或之後累計未償還及逾期利息 (連同任何罰款利息或逾期費用)。為免疑義，償付該等未償還款項是 2024 本金延期償付生效的先決條件。貴行將通知本人/ 本公司未償付合約利息的總額 (聯同任何逾期罰款利息或逾期費用) 以及相關償還期限。
- Upon approval of this application, the Bank will inform me/us of the approval result and the revised repayment schedule by delivering the Notification Letter(s) which will be binding on me/us. Until such time, the existing repayment schedule will continue to apply and be in force. I/We will ensure that sufficient funds are available in the repayment account for principal and/or interest payment(s). 在此申請獲批准時，貴行會向本人/ 本公司發出通知函通知審批結果及經修訂後之償付時間表，而通知函將對本人/ 本公司有約束力。直至該刻，現行之償付時間表將繼續適用及有效。本人/ 本公司會確保還款戶口內有足夠款項支付償還本金及/ 或利息。

D. TERMS AND CONDITIONS (CONTINUED) 條款及細則 (續)

- Save as varied by the Bank pursuant to this application, all existing terms and conditions applicable to the Loan (including, amongst others, that the Bank has overriding right to reduce, suspend, withdraw, cancel or make demand for repayment of the whole or any part of the Loan at any time) remain unchanged. 除按此申請經貴行修改之外，所有現時適用於貸款的條款（包括，除其他條款之外，貴行有權隨時減少、暫停、撤回、取消或要求償還貸款的全部或任何部分的條款）維持不變。
- Any adjustment of the repayment terms of the Loan shall also be subject to compliance with the terms under the SFGS and/or other relevant requirements by the HKMCI. I/We agree to be responsible for any additional guarantee fee payable under the SFGS (if any) due to the 2024 Principal Moratorium arrangement. 貸款還款條款的任何調整應符合計劃下之條款及/ 或任何香港按證保險的相關安排。本人/ 本公司同意為計劃下從 2024 本金延期償付安排產生的任何應付額外擔保費用負責。
- By signing this application form, I/we agree to be bound by the revised repayment schedule as set out in the Notification Letter(s) to be provided by the Bank and any other amendments for implementing the 2024 Principal Moratorium as the Bank determines at its sole discretion. 當簽署本申請表時，本人/ 本公司同意受貴行提供的通知函和隨信附上的經修訂後之還款期以及任何實施 2024 本金延期償付為目的的修訂所約束，該等修訂由貴行全權酌情決定。

E. DECLARATION BY THE APPLICANT 申請人聲明

1. I/We certify that the information in and provided pursuant to this application and the Loan application is correct and accurate to my/our best knowledge. I/We acknowledge and agree that such information will be used for processing this application and any other purposes that the Bank deems appropriate. 本人/ 本公司在此證明，根據本人/ 本公司所知，在此申請表格及貸款申請表格內之資料及按其提交之資料是正確及準確的。本人/ 本公司知悉及同意該等資料將用於此申請，以及貴行認為合適的其他用途。
2. I/We have read, and agree to, the terms and conditions in this application. 本人/ 本公司已閱讀及同意此申請內之條款及細則。

Signed by and on behalf of the Applicant 代表申請人簽署 ***

S.V.

S.V.

X

Signature 簽署

Name 姓名：

Signature Date 簽署日期：

X

Signature 簽署

Name 姓名：

Signature Date 簽署日期：

Note 注意：

*** Please sign in accordance with the signing mandate for the existing Loan. 請按照閣下現時貸款之簽署授權人安排簽署。