Press Release

New Measures under the SME Financing Guarantee Scheme

The Chief Executive announced in "The Chief Executive's 2025 Policy Address" today (17 September) that the application period for the 80% Guarantee Product under the SME Financing Guarantee Scheme (SFGS) will be extended for two years to the end of March 2028. The total loan guarantee commitment under the SFGS will be further increased by HK$20 billion to HK$310 billion, and the principal moratorium arrangement will be extended for one year.

The application period for principal moratorium arrangement, which is originally due for expiry on 17 November 2025, will be extended to 17 November 2026.

HKMC Insurance Limited will follow up with the participating lenders to implement the following arrangements:

(1) Eligible borrowing enterprises may apply to the participating lenders for a principal moratorium period of up to 12 months on or before 17 November 2025, and/or apply to the participating lenders for a principal moratorium period of up to 12 months between 18 November 2025 and 17 November 2026. This means that the principal moratorium period can be up to 24 months in total; and

(2) For loans newly drawn down on or after 18 November 2025, eligible borrowing enterprises may apply to the participating lenders on or before 17 November 2026 for a principal moratorium period of up to 12 months.

Borrowing enterprises can contact their participating lenders to inquire about specific arrangements starting from 1 November 2025.

HKMC Insurance Limited
17 September 2025