

SME Financing Guarantee Scheme (“Scheme” or “SFGS”)

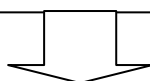
Application Procedures for an Authorized Institution¹ (“AI”) to become a Participating Lender (“PL”)

Step 1 – Application

An AI approaches HKMC Insurance Limited (“HKMCI”) via one of the following channels to express their interest to become a PL under the SFGS:

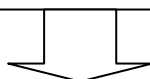
SFGS Support Hotline : (852) 2536 0392

SFGS Support Email Address : sfgs_enquiry@hkinci. hk



Step 2 – Submission of Information

To enhance mutual understanding, the HKMCI provides information such as its background, the latest financial statements, the eligibility criteria and features of the Scheme to the AI. In return, the HKMCI requests the AI to provide to the HKMCI information such as its experience in commercial and SME lending and the related policies and procedures.



Step 3 – Execution of the Deed

To become a PL, an AI should duly sign the Master Deed of Guarantee for the SFGS (“Deed”) and the agreements relating to the usage of a web-based integrated information delivery system for doing business with the HKMCI.

Remarks

This Scheme is operated by the HKMCI. The copyright to the contents of this document is owned by the HKMCI.

¹ “Authorized institution” means an "authorized institution" within the meaning of s.2 of the Banking Ordinance which is authorised to carry on a banking business or a business of taking deposits being a bank, a restricted license bank or a deposit-taking company.