

## Special 100% Loan Guarantee (100% SFGS) Required Documents Checklist (Version 17 Jan 2024)

1	Company Name: _____ Business Registration No: _____ Contact Person: _____ Contact Phone No: _____ Email: _____	
2	Please select below application type: <input type="checkbox"/> New 100% SFGS application <input type="checkbox"/> Existing 100% SFGS customer request for top up loan amount <input type="checkbox"/> Submit supplementary documents [Proposal number: _____] <input type="checkbox"/> Application for the Change of Loan Terms (including PPR, change of guarantor, early repayment) [For the change of Loan Terms, please submit 1) BEA 100% SFGS Application Form and 2) Valid Business Registration Certificate Copy ]	
3	BEA 100% SFGS Application Form	<input type="checkbox"/>
4	Sharing of Credit Data- Customer Consent Form	<input type="checkbox"/>
5	100% SFGS HKMCI Application Form (SFGS102 (SP)) (Applicable for new 100% SFGS application/ Existing 100% SFGS customer request for top up loan amount)	<input type="checkbox"/>
6	Valid Business Registration Certificate Copy	<input type="checkbox"/>
7	Certificate of Incorporation (or Form 1(a) or Form 1(c) of the Business Registration Office for sole proprietorship or partnership) dated before 1 Jan 2022	<input type="checkbox"/>
8	HKID or Passport cop(ies) of Director(s) and Shareholder(s)	<input type="checkbox"/>
9	With business operation for at least 3 months as at 30 Mar 2022 and remains in operation at the time of application: i. Any financial documents at item 9 below supporting the sales turnover, showing activities <u>before 1 Jan 2022</u> ; and The documents below (Any 2 months issued within 3 months prior to submission of Application Form to HKMCI): ii. Bank statements of its major operating bank account(s); or iii. Public utility bills; or iv. Rental payment records of its business premises; or v. MPF or payroll payment records.	<input type="checkbox"/>
10	At least 30% decline in sales turnover* : i. Statement of major bank account(s); or ii. Statement of major bank account(s) AND Management account of loan applicant **; or iii. Audited financial statement  *Please submit any of the above item in any month since Feb 2020 <u>AND</u> any quarter from Jan 2019 to Mar 2022 (i.e. Jan to Mar, Apr to Jun, Jul to Sep or Oct to Dec) **only for sole proprietor or partnership or limited companies with operating history less than 18 months only and certified by the sole proprietor or a partner or a director (as the case maybe) of the loan applicant	<input type="checkbox"/>
11	Proof of payroll (issued within last 6 months prior to the submission of SFGS Application Form) i. 2 months' MPF/ORSO contribution statements/remittance statements with breakdown of wages supported by MPF/ORSO contribution payment record of the relevant months ; and (if payroll paid by autopay or bank transfer) ii. 2 months' Payroll records shown in bank statements; or iii. 2 months' Payroll transaction report issued by BEA (only applicable for customer using BEA payroll services) (if payroll paid by cheque or cash) iv. Copy of wages receipts signed by employee; or v. Copy of the cheques; and/or	<input type="checkbox"/>

	vi. Declaration made by loan applicant on SFGS102(S)(SP)(if item iv, v are not available); and vii. Bank statement showing the cheque payments/cash withdrawals	
12	Proof of rental (Any 2 items i-iii below) i. Latest copy of stamped tenancy agreement ii. 2 months' rental receipt signed by the landlord ( issued within 6 months prior to the submission of SFGS Application Form) iii. 2 months' rental payment records (e.g. bank statements with transaction proof or bank pay-in slips) (issued within 6 months prior to the submission of SFGS Application Form)  (For self-owned business premises) i. Demand note for rates and Government rent (issued in any month within the last 6 months prior to the submission of SFGS Application Form)	<input type="checkbox"/>
13	For enterprises without payroll and rental (" <b>Net Income Approach</b> ") : i. Audited financial statements (unconsolidated) covering any quarter(s) from Jan 2019 to Mar 2022; or ii. Latest tax demand note; or iii. Major operating bank account statements for any month(with highest net income) from Jan 2019 to Mar 2022; and iv. Declaration (Form SFGS102(S)(SP)) by Borrower to confirm that it has no employee and has neither rented nor self-occupied business premises, no personnel supplied by any third party, related company or staffing agency for business operation at the time of application.  For loan amount more than HK\$500,000 in aggregate (i.e. including any existing loan(s) drawn under 100% SFGS), please provide the following <u>additional</u> supporting documents: v. For limited company: (unconsolidated) audited financial statements ending in the Reference Period; <u>and/or</u> vi. For sole-proprietorship or partnership or limited company with operating history less than 18 months: management accounts certified by sole-proprietor or a partner of loan applicant or a director, verify with the major operating bank account statements and other supporting documents; <u>and</u> vii. latest available statement of employers' contribution to MPF or Occupational Retirement Schemes; and viii. 1 month statement(s) of loan applicant's major operating bank account(s) issued within last 6 months prior to the submission of SFGS102(SP) application without any debit entries indicating payroll (if MPF/ORSO statement is unavailable); <u>and</u> ix. Public utilities bills, bank statements , tax demand note etc to substantiate borrower has no business premises, no rental expenses or payment record; <u>and</u> x. Registered address shown on BR is not occupied by the borrower solely for business operation; <u>and</u> xi. Latest tax demand note or letter/notice issued by IRD confirming no tax payment or not call for submission of profit tax return (Except for Borrower established for shorter than 2 years as at the date of SFGS application)	<input type="checkbox"/>
(For bank use) Document received by: Branch/Centre Code: _____ Staff Name: _____ Document received date: _____  Original documents send to : <u>LOD / EPBD/ CMBD/ CPBD (Please circle the correct department)</u>		

Reminder: "To borrow or not to borrow? Borrow only if you can repay!"

Bank of East Asia reserves the final decision on application approval. Please refer to the terms and conditions of the SFGS102(SP) application form and BEA 100% SFGS Application Form.

## Submission of Application

You can submit the completed documents checklist, application form, and necessary supporting documents by the following means:

### Submit in person

- Enterprise Banking Department  
Address: 38/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong
- Main Branch Business Centre  
Address: 14/F, 10 Des Voeux Road Central, Central
- Mongkok Business Centre  
Address: 2/F, 638-640 Nathan Road, Mongkok
- Cheung Sha Wan Business Centre  
Address: Shop 125A & 125BC, 1/F, Cheung Sha Wan Plaza, 833 Cheung Sha Wan Road, Cheung Sha Wan
- Sheung Shui Landmark North Business Centre  
Address: Office No. 916-918, Level 9, Landmark North, 39 Lung Sum Avenue, Sheung Shui

### By post to

- 38/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong  
Attention: Enterprise Banking Department (EPBD OIC)