

BEA 「百分百擔保特惠貸款」 (100% SFGS) 申請表

填寫指南



APPLICATION FORM FOR SPECIAL 100% LOAN GUARANTEE (100%SFGS)

「百分百擔保特惠貸款」 (100%SFGS) 申請表

Important Notes 重要事項

1. Please complete ALL applicable sections in Block Letters. 請以正楷填寫所有合適部份。
2. Please tick "✓" the ☐ where applicable. 請在所需方格內填上「✓」號。

I/WE apply to The Bank of East Asia, Limited ("BEA" / "The Bank") for the change of loan term of Special 100% Loan Guarantee (the "Loan") under the SME Financing Guarantee Scheme ("SFGS" or the "Scheme") operated by HKMC Insurance Limited ("HKMCI").
本公司現向東亞銀行有限公司(「東亞銀行」/「本行」)申請更改由香港按揭保險有限公司所經營之「中小企融資擔保計劃」(「擔保計劃」)下的百分百擔保特惠貸款的貸款條款。

Page 1 (必填)

- 如客戶欲申請「(“2024-PM” / “PPR”)或其他更改貸款選項，請在“申請更改貸款條款”的方格內填上“✓”並按指示填寫相關部份。

☒	Application for the Change of Loan Terms Note 1 申請更改貸款條款^{註1} [Including 2024-Principal Moratorium("2024-PM"), Partial Principal Repayment ("PPR"), Change of Guarantor, Change of Repayment Period, Early Repayment] [包括申請 2024-還息不還本 ("2024- PM"), 申請部分本金還款 ("PPR"), 更改擔保人, 更改還款期, 提早還款]	Remarks • Please fill in Part A, B, E & G 請填寫 A, B, E 及 G 部份 • If there is change of personal guarantee, please also fill in Part C, Part D and Part F 如更改涉及更改擔保人, 請一併填寫 C、D 及 F 部份
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填寫指南

A. APPLICANT INFORMATION 客戶資料	
Name of the Applicant 申請客戶名稱	
Name in English (英文名稱): _____	
Name in Chinese (中文名稱): _____	
Business Identification Document Details 商業證明文件資料	
Type 種類:	☐ Certificate of Incorporation 公司註冊證書 _____
	☐ Business Registration Certificate 商業登記證 _____
	☐ Others (please specify) 其他 (請註明) _____
Contact Information 聯絡資料	
Contact Person 聯絡人: _____	
Office 公司電話: _____	
Mobile 手提電話: _____	
Fax 傳真編號: _____	
Business Email Address 公司電郵: _____	
Business Address 營業地址 (PO Box is not acceptable 恕不接受郵政地址): _____	
Correspondence Address 通訊地址 ☐ Same as Business Address 與公司營業地址相同	
BEA Account No. 東亞銀行帳戶號碼: _____	

Part A (必填)

- 請填上客戶基本資料

BEA 「百分百擔保特惠貸款」 (100% SFGS) 申請表 填寫指南

B. APPLICATION FOR CHANGE OF LOAN TERMS
申請更改貸款條款

Please tick "✓" the below □ where applicable. 請在所屬申請更改表格內填上「✓」號。

1) ☒ Application for Partial Principal Repayment ("PPR") 申請部分本金還款

BEA Loan Number/ 東亞銀行貸款號碼: _____
BEA Loan Number/ 東亞銀行貸款號碼: _____
BEA Loan Number/ 東亞銀行貸款號碼: _____

Eligibility Criteria for PPR

- The relevant 100% SFGS Facility application has to be (a) received by the Bank on or before 30 September 2023 and submitted to HKMCI by 31 October 2023 or (b) received by HKMCI on or after 18 November 2024.
- Customer can apply the PPR options during the term of the Facility, or apply at least 2 months before expiry of the current Principal Moratorium ("PM") / PPR period (if customer would like to have a smooth transit from PM to PPR)
- Facility shall not have outstanding default for more than 60 days as at the date of receipt the Borrower's request for PPR by the Bank.
- The Borrower is not in the process of ceasing operations, an undischarged bankrupt or dissolved, nor subject to any winding up or bankruptcy petition or proceedings;
- The amount of Indebtedness shall not be increased, shall be fully amortized (i.e. bullet repayment structure is not allowed) after the PPR Period
- Any outstanding interest payments, overdue penalty interests and late charges shall be fully settled before effective of PPR or extension of repayment term

PPR 的申請資格:

- a) 本行須於 2023 年 9 月 30 日或之前收到相關 100% SFGS 貸款申請，並於 2023 年 10 月 31 日前提交香港按揭證券有限公司，才會資格申請部分本金還款 (PPR) 選項 或 (b) 本行於 2024 年 11 月 18 日之後收到之申請
- 客戶需在貸款期限內申請，或當前還息不還本 ("PM") / PPR 期屆滿至少 2 個月申請 (如客戶打算從 PM 期屆滿後順利過渡到 PPR 的選項)
- 在本行收到客戶的 PPR 申請時該貸款不得超過 60 天逾期
- 借款人沒有停止運營、未解除破產或解散，也沒有受到任何清盤、破產申請或程序約束
- 貸款金額不得增加，應在 PM/ 2024-PM 期之後全額攤銷 (即不允許子彈結構還款)
- 任何未付的利息、逾期罰息和逾期收費應在 PPR 生效或延長還款期限之前全額結清

	Partial Principal Repayment "PPR" Options ^{Notes 2} 部分本金還款 "PPR" 選項 ^{#2}	Apply for Loan Tenor Extension according to PPR ^{Notes 2} 申請相應延長貸款年期 ^{#2}
☐	(A) 10% of the original principal repayment amount for 12 months 每月償還原定本金還款金額的 10%，期限為 12 個月	☐ Yes 是 ☐ No 否
☐	(B) 20% of the original principal repayment amount for 18 months 每月償還原定本金還款金額的 20%，期限為 18 個月	☐ Yes 是 ☐ No 否
☐	(C) 50% of the original principal repayment amount for 30 months 每月償還原定本金還款金額的 50%，期限為 30 個月	☐ Yes 是 ☐ No 否

Part B

1) 如欲申請 "PPR"，請填此部份

- 請在「申請部分本金還款 "PPR" 選項」的方格內填上 "✓" (必填)
- 並填上相關東亞銀行貸款號碼(必填)

- 請選擇 PPR 的選項(A)或(B)或(C)，並在合適方格內填上 "✓" (必填)
- 選擇 "PPR" 選項後，請同時選擇是否「申請相應延長貸款年期」，並在其相應的方格內填上 "✓" (必填)
- 「是」或「否」兩個選項中，請二選其一，不能漏空。(必填)

BEA 「百分百擔保特惠貸款」 (100% SFGS) 申請表 填寫指南

Part B

2) 如欲申請 2024-PM: 請填此部份

- 請在「申請 2024-還息不還本」的方格內填上“√” (必填)
- 並填上相關東亞銀行貸款號碼(必填)

B. APPLICATION FOR CHANGE OF LOAN TERMS (CONTINUED)
申請更改貸款條款 (續)

Please tick "√" the below ☐ where applicable. 請在所需申請更改方格內填上「√」號。

2) ☒ Application for 2024-Principal Moratorium 申請 2024-還息不還本 ("2024-PM")
[Application period from 18 November 2024 to 17 November 2025 申請日期由 2024 年 11 月 18 日至 2025 年 11 月 17 日]

BEA Loan Number/ 東亞銀行貸款號碼: _____
BEA Loan Number/ 東亞銀行貸款號碼: _____
BEA Loan Number/ 東亞銀行貸款號碼: _____

Eligibility Criteria for 2024-PM

- The subject Facility shall not have outstanding default for more than 30 days as the date of receipt the Borrower's request for 2024-PM by the Lender;
- The Borrower is not in the process of ceasing operations, an undischarged bankrupt or dissolved, nor subject to any winding up or bankruptcy petition or proceedings;
- The amount of Indebtedness shall not be increased, shall be fully amortized (i.e. bullet repayment structure is not allowed) after 2024-PM period.
- Any outstanding interest payments, overdue penalty interests and late charges shall be fully settled before effective of 2024-PM or extension of repayment term.

2024-PM 的申請資格

- 在本行收到客戶的 2024-PM 申請時該貸款不得超過 30 天逾期
- 借款人沒有停止運營、未解除破產或解散，也沒有受到任何清盤、破產申請或程序約束
- 貸款金額不得增加，應在 2024-PM 期之後全額攤銷（即不允許子彈結構還款）
- 任何未付的利息、逾期罰息和逾期收費應在 2024-PM 生效或延長還款期限之前全額結清

	2024-PM Arrangement 2024-PM 安排	Apply for Loan Tenor Extension according to 2024-PM ^{Note 4} 申請 2024-PM 相應延長貸款年期 ⁴	2024-PM take effect after existing PPR(if any)? ^{Note 5} 2024-PM 於現有 PPR 後生效 (如有) ⁵	Apply PPR options after 2024-PM expiry ^{Note 6} 同時申請 PPR 並於"2024-PM"到期後生效 ⁶
(A)	6 months/ 6 個月* *which is renewable subject to a maximum 12 months in total 可續期，最長期限為 12 個月	☐ Yes 是 ☐ No 否	☐ Yes 是 [You may select this option if expiry date of the existing PPR period(s) is not more than 6 months. 如現有 PPR 期數不多於 6 個月，可選此項] ☐ No 否	☐ Yes 是 [Please also select PPR options at Part B1 請於 Part B1 選擇其 PPR 選項] ☐ No 否
(B)	12 months /12 個月	☐ Yes 是 ☐ No 否	☐ Yes 是 [You may select this option if expiry date of the existing PPR period(s) is not more than 6 months. 如現有 PPR 期數不多於 6 個月，可選此項] ☐ No 否	☐ Yes 是 [Please also select PPR options at Part B1 請於 Part B1 選擇其 PPR 選項] ☐ No 否

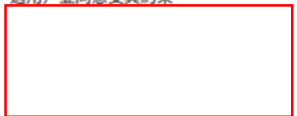
- 請選擇 2024-PM 的選項(A)或(B)，並在合適方格內填上“√” (必填)
- 「是」或「否」兩個選項中，請二選其一，不能漏空。(必填)
- 作答時，請參閱相關註明以了解更多

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G. SIGNING OF APPLICATION
申請表簽署

*Please make a copy of this page if there is insufficient space. 如多於3位 擔保人，可列印此頁作補充。

☒ I/we confirm that I have read and understood the Contents of the Declaration, the Personal Data (Privacy) Ordinance-Personal Information Collection (Customers)-Statement and the Terms and Conditions (if applicable) related to this application and agree to be bound by the same.
本人/我們確認已經細閱及明白申請表內所載述的所有聲明、關於個人資料（私隱）條例-個人資料收集（客戶）聲明及有關條例及細則（如適用）並同意受其約束。

X 

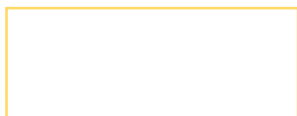
Signature of the Applicant with Company Chop (if applicable) Name of the Applicant: Date:
客戶簽署及公司印章(如適用) 客戶名稱 日期:

X 

Signature of Guarantor (1) Name of Guarantor (1): Date:
擔保人 (1) 簽署 擔保人 (1) 姓名 日期:

X 

Signature of Guarantor (1) Name of Guarantor (1): Date:
擔保人 (2) 簽署 擔保人 (2) 姓名 日期:

X 

Signature of Guarantor (1) Name of Guarantor (1): Date:
擔保人 (3) 簽署 擔保人 (3) 姓名 日期:

To borrow or not to borrow? Borrow only if you can repay!
借定唔借？還得到先好借！

Part G: 申請表簽署

- 如確認相關條款，請在方格內填上“√”號，並在以下合適位置簽署確認
- 如未有在方格中填上“√”號，則表示不同意申請表上所述的相關聲明、條款及細則

(簽名位置，不能漏空)

- 請申請公司(借戶) 於此欄位上簽名 + 蓋章 [如適用]

簽名位置，不能漏空

- 請擔保人於此欄位上簽名