

BOC “Small Business Loan” – Unsecured Term Loan / Revolving Loan

One-hour loan solution helps you capture business opportunities

BOC “Small Business Loan” offers flexible loan solution to facilitate your business growth. You may consolidate your outstanding loans from other financial institutions to BOC “Small Business Loan” to meet your financial needs more flexibly.

Features of BOC “Small Business Loan”

- ▶ One-hour Preliminary Approval Service¹
- ▶ Loan amount up to HK\$2,000,000
- ▶ Preferential annual interest rate of as low as P+2%
- ▶ No collateral required
- ▶ Choices of instalment loan and revolving loan (or a combination of two)
- ▶ Repayment period of up to 60 months
- ▶ Company establishment can be as short as 6 months



From now until 31 March 2014, existing or new customers² can enjoy BOC “Small Business Loan” coupon reward of up to HK\$1,800 and other fabulous offers by successfully opening Business Integrated Account (“BIA”):

1 BOC “Small Business Loan” Coupon Reward

Successfully apply and drawdown BOC “Small Business Loan” with HK\$1,000,000 or above (Drawdown amount / 3-month average utilised amount) as well as take up one of the following designated services can enjoy coupon reward of up to HK\$1,800³

- ▶ Employer Payroll Service or
- ▶ BOC Commercial Platinum Card or
- ▶ Merchant Credit Card Acquiring Service or
- ▶ General Insurance Plan

2 Preferential RMB Savings Deposit Rate Offer

New customers² who deposit designated amount in the first 3 months after opening BIA successfully can enjoy preferential interest rate up to 0.6%p.a.⁴

3 Brokerage Fee Waiver for New Securities Account

First 3-month brokerage fee waiver of up to HK\$3,000⁵ for buying securities via BOC Corporate Banking Services Online (“CBS Online”)

4 BOC Commercial Platinum Card Offer

Upon successful application for BOC Visa Business Platinum Card or BOC CUP Dual Currency Commercial Platinum Card, customers can enjoy welcome rewards and extra 25,000 gift points⁶

5 Telegraphic Transfer Handling Fee Offer

New customers² can enjoy 30% off on inward telegraphic transfer handling fee and online outward telegraphic transfer handling fee for a stipulated period⁷

The application procedure is simple and easy, apply now at any branches of BOCHK.

Corporate Customer Hotline: (852) 3988 2288

www.bochk.com 

Promotional offers are subject to the relevant terms and conditions.



中國銀行(香港)
BANK OF CHINA (HONG KONG)

您的最佳選擇
YOUR PREMIER BANK

Terms and Conditions

- One-hour Preliminary Approval Service is only applicable to selected customers who fulfill the designated terms of loan. Please contact the staff of Bank of China (Hong Kong) Limited (the "Bank") for details. The preliminary approved loan amount and loan terms are for reference only, the final approved loan amount, interest rate, handling fee and related terms and conditions are subject to the Bank's final approval. The Bank reserves the right of approval on the application for credit facilities at its absolute discretion, and may decline any application without providing any reason to the applicant(s). The terms and conditions of the credit facilities will be governed by the facility letter signed between the loan applicants and the Bank.
- "New Customers" means customers (i) who have never had any bank account(s) or have taken up any service(s) and / or product(s) with the Bank; and (ii) have successfully opened Business Integrated Account ("BIA") as Master Customers. "Existing Customers" means customers (i) who have bank account(s) or have taken up service(s) and / or product(s) with the Bank; and (ii) who have successfully opened BIA as Master Customers. BIA is subject to the relevant terms and conditions. Offers are only applicable to the Master Customers of BIA. For details of the BIA and its terms and conditions, please refer to the relevant promotional materials or contact the staff of the Bank.
- BOC "Small Business Loan" Coupon Rewards ("Coupon Rewards")
 - Promotion Period is from 1 December 2013 to 31 March 2014 (both dates inclusive) ("Coupon Rewards Promotion Period").
 - Existing or new BIA customers who successfully apply BOC "Small Business Loan" within the Coupon Rewards Promotion Period, successfully drawdown the term loan or have the revolving loan credit limit assigned on or before 30 April 2014 with the daily average utilised amount (please refer to clause 3d for the definition of daily average utilised amount of revolving loan) reaching the following designated amount for 3 consecutive calendar months starting from the next calendar month when the loan amount is confirmed or revolving loan credit limit is assigned and successfully take up one of the designated services, including (i) Employer Payroll Service or (ii) BOC Commercial Platinum Card or (iii) Merchant Credit Card Acquiring Service or (iv) General Insurance Plan can enjoy the coupon reward as follows:

Loan amount of term loan or 3-month daily average utilised amount of revolving loan	Coupon reward
HK\$500,000 to below HK\$1,000,000	HK\$800
HK\$1,000,000 or above	HK\$1,800

- The drawdown amount for term loan should be a multiple of HK\$10,000. Otherwise, this offer will be forfeited.
 - Definition of daily average utilised amount of revolving loan: The Bank will calculate the BIA customers' daily average utilised amount in ascending sequence according to the date and time of the utilised balance recorded in the designated Hong Kong Dollar Current Account for which the BOC "Small Business Loan" has been set up. Example (for reference only): An existing BIA customer, Company A, has successfully applied for the revolving loan of the BOC "Small Business Loan" on 16 December 2013. After the revolving loan credit limit has been assigned by the Bank on 23 December 2013, the utilised balance recorded in the designated Hong Kong Dollar Current Account on 1 January 2014 is HK\$1,500,000. And Company A continues to utilise the same amount for every day till 31 March 2014. Since Company A has maintained the daily average utilised amount of HK\$1,500,000 for 3 consecutive months (from January to March) starting from the next calendar month when the credit limit is assigned, Company A is entitled to the HK\$1,800 coupon.
 - The Bank will inform the BIA customers who meet the above requirement ("Eligible Customers") according to the Bank's record of customers' contact information to redeem the coupon on or before 30 September 2014. Eligible Customers are required to maintain valid BIA, BOC "Small Business Loan" and designated services upon coupon redemption. Otherwise, this offer will be forfeited.
 - Coupons are available while stocks last. The coupons cannot be returned, transferred, exchanged for other gifts or redeemed for cash. The use of the coupons is subject to the terms and conditions as stipulated by supplier(s). The Bank is not the supplier of the coupons, any enquiry or complaint in respect of the coupons should be directed to the relevant supplier(s). The Bank gives no guarantee to the coupons and services of the supplier(s), or do not accept any responsibility for any liability arising in conjunction with the use of the coupons or services provided by the supplier(s). The Bank shall not be liable for any loss, damage or defacement of the coupons and shall not reissue or replace any of them.
 - The date of using designated service, loan drawdown date, date of revolving loan credit limit assigned, loan drawdown amount and daily average utilised amount are subject to the Bank's records.
 - Each Eligible Customer can enjoy the Coupon Rewards of term loan and revolving loan once only.
- Preferential RMB Savings Deposit Rate Offer ("Deposit Rate Offer")
 - New Customers (please refer to clause 2 for the definition of New Customers) who deposit designated amount as below in the first 3 months after BIA opening can enjoy the following offers:

Daily account closing balance (RMB)	Preferential RMB savings deposit interest rate (p.a.)
\$1,000,000 or above	0.6%
\$500,000 to below \$1,000,000	0.5%
\$200,000 to below \$500,000	0.4%
Below \$200,000	0.3%

- The promotion period is from 1 December 2013 to 31 May 2014 (both dates inclusive) ("Promotion Period of Deposit Rate Offer").
 - Deposit Rate Offer is only applicable to customer who holds at least one RMB Savings Account upon successful opening of a BIA during the Promotion Period of Deposit Rate Offer ("Eligible Customer of Deposit Rate Offer"). If an Eligible Customer of Deposit Rate Offer holds more than one RMB Savings Accounts, he / she can only enjoy this offer with one of his / her RMB Savings Account ("Eligible Account").
 - Eligible Customer of Deposit Rate Offer can enjoy this offer for the first 3 months after the opening of BIA. The calculation of Preferential RMB Savings Deposit Rate starts from the 5th business day (excluding Saturdays) after the date of BIA opening and is calculated on the basis of daily account closing balance in the Eligible Account.
 - For the offer details and the related terms and conditions, please refer to the relevant promotional materials of BIA from branch or contact the Bank's staff.
- Brokerage Fee Waiver for New Securities Account ("Brokerage Fee Waiver Offer")
 - The promotion period is from 1 December 2013 to 31 May 2014 (both dates inclusive) ("Brokerage Fee Waiver Offer Promotion Period"). Brokerage Fee Waiver Offer is only applicable to customers who successfully open a new securities account (including securities margin trading account) with the Bank during the Brokerage Fee Waiver Offer Promotion Period ("New Securities Account") and do not have any securities account with the Bank within 6 months preceding the date of New Securities Account opening.
 - For the offer details and the related terms and conditions, please refer to the relevant promotional materials of BIA from branch or contact the Bank's staff.
 - BOC Commercial Platinum Card Offer ("Commercial Platinum Card Offer")
 - The promotion period is from 1 December 2013 to 31 May 2014 (both dates inclusive) ("Commercial Platinum Card Offer Promotion Period"). Commercial Platinum Card Offer is only applicable to BIA customers who have successfully applied for "BOC Visa Business Platinum Card" or "BOC CUP Dual Currency Commercial Platinum Card" within the Commercial Platinum Card Offer Promotion Period, and is not applicable to customers who are currently the holders of BOC Commercial Credit Card (including the Visa Business Card, MasterCard Commercial Card and CUP Dual Currency Commercial Card) or customers who have previously held or cancelled such cards on or after 1 July 2013.
 - For the offer details and the related terms and conditions, please refer to the related promotional materials of "BOC Commercial Platinum Card" and BIA from branch or contact the Bank's staff.
 - Telegraphic Transfer Handling Fee Offer ("Telegraphic Transfer Handling Fee Offer")
 - The promotion period is from 1 December 2013 to 31 May 2014 (both dates inclusive) ("Telegraphic Transfer Handling Fee Offer Promotion Period"). The telegraphic transfer handling fee offer for New Customers (please refer to clause 2 for the definition of New Customers) are only applicable to the basic handling fee for all inward telegraphic transfer and outward telegraphic transfer conducted via CBS Online but not to other related fees. The offer is only valid from the 5th business day (excluding Saturdays) after the date of BIA opening.
 - For the offer details and the related terms and conditions, please refer to the relevant promotional materials of BIA from branch or contact the Bank's staff.

General Terms and Conditions

- The offers are available on a first-come-first-serve basis while stocks last.
- All products and services offers are subject to the relevant terms and conditions of the Bank. For more details, please refer to the related promotional materials or contact the Bank's staff.
- The Bank reserves the right to amend, suspend or terminate the above products, services and offers, and to amend their relevant terms and conditions at any time at its absolute discretion without prior notice. In case of any dispute, the decision of the Bank shall be final.
- In case of any discrepancy between the Chinese and English versions of this promotional material, the Chinese version shall prevail.

Important Notice

Risk Disclosure

The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before you trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment.

Risk Disclosure of Securities Trading

The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

Risk disclosure of RMB Investment

RMB investments are subjects to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. RMB is currently not fully freely convertible. Corporate customers who intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.



中國銀行(香港)

BANK OF CHINA (HONG KONG)

您的最佳選擇
YOUR PREMIER BANK