

### Key Features of the Scheme

Eligible enterprise	Enterprises with business operation in Hong Kong and registered in Hong Kong under the Business Registration Ordinance (Chapter 310), except listed companies, lending institutions and affiliates of lending institutions.  Other requirements: <ul style="list-style-type: none"> <li>• Business operation for at least one year on the date of guarantee application; and</li> <li>• Good loan repayment record</li> </ul>
Use of loans	i. Providing general working capital for the enterprise's business operations; or ii. Acquisition of equipment or assets in relation to the enterprise's business.
Facility types	Term loan and revolving credit facility  (No limitation on the proportion between the two types of facility)
Maximum loan amount that each enterprise or each group of related enterprises can obtain	HK\$12 million
Guarantee level	50%, 60% or 70%
Maximum guarantee period	5 years
Annual guarantee fee	Approximately 0.5% to 2.5% of the loan facility
Total guarantee amount of the whole Scheme	No upper limit