

## **Microfinance Scheme Booklet Distribution Channel**

### **1. Participating Banks**

#### **Hotline**

#### **i. Bank of China (Hong Kong) Limited**

- Customer Service Hotline 2278 3318
- Available at over 200 branches of Bank of China (Hong Kong) in Hong Kong

#### **ii. Bank of Communications Hong Kong Branch**

- Customer Service Hotline 2269 9699
- Hong Kong Branch 2841 9611/  
20 Pedder Street, Central 2973 8888
- Wanchai Subbranch 2527 2655  
G/F, 32-34 Johnston Road, Hong Kong
- Kowloon Subbranch 2780 6251  
G/F, 563 Nathan Road, Kowloon
- Tsuen Wan Subbranch 2490 8287  
G/F, Shop G9B-G11, Pacific Commercial Plaza,  
Bo Shek Mansion, 328 Sha Tsui Road,  
Tsuen Wan

#### **iii. Citibank (Hong Kong) Limited**

- Customer Service Hotline 2860 0333
- Mongkok Branch 2231 9546  
Shop 8, G/F – 3/F, Wai Fung Plaza,  
664 Nathan Road
- Tuen Mun Branch 2864 9152

## **Hotline**

Shop G077 & UG001-UG002,  
Tuen Mun Town Plaza, Phase 1

- Hennessy Road Branch  
Shop 1 & 2, G/F, Henning House,  
385-391 Hennessy Road 2836 0018
- Tai Po Branch  
Shop 4, G/F Mei Tak Building,  
27-43 Kwong Fuk Road 2231 9529

### **iv. Nanyang Commercial Bank, Limited**

- Customer Service Hotline 2622 2633
- Head Office  
151 Des Voeux Road, Central, Hong Kong 2622 2633

### **v. The Bank of East Asia, Limited**

- Customer Service Hotline 2211 1418
- Shun Tak i-Financial Centre  
Shop 305B, 3/F, Shun Tak Centre,  
200 Connaught Road Central, Sheung Wan 3609 1546
- Festival Walk i-Financial Centre  
Unit MTR-07, Level MTR, Festival Walk,  
80 Tat Chee Avenue, Kowloon Tong 3609 2240
- Kowloon Station Elements i-Financial Centre  
Shop 1002, 1/F, Elements,  
1 Austin Road West, Tsim Sha Tsui 3609 2433
- Tsim Sha Tsui i-Financial Centre  
Shop A & B, Milton Mansion, 96 Nathan Road,  
Kowloon 3609 2852
- Fanling i-Financial Centre  
Shop 27B-C, Level 2, Fanling Town Centre,  
18 Fanling Station Road, Fanling 3609 3830

### **Hotline**

- Tin Shui Wai i-Financial Centre  
Shop 41, MTR Tin Shui Wai Station,  
Tin Shui Wai 3609 3881
- Tsuen Wan Fou Wah i-Financial Centre  
Shop 1B, 1/F, Fou Wah Centre,  
210 Castle Peak Road, Tsuen Wan 3609 3864

#### **vi. Wing Lung Bank**

- Customer Service Hotline 2826 8222
- Main Branch 2826 8222  
1/F, 45 Des Voeux Road Central, Hong Kong
- Mongkok Branch 2710 4188  
636 Nathan Road, Wing Lung Bank Centre,  
Mongkok
- Kwun Tong Shing Yip Street Branch 2331 2181  
Shop 149, 1/F, E Plaza, Legend Tower,  
7 Shing Yip Street, Kwun Tong
- Tsim Sha Tsui Branch 2369 9255  
4 Carnarvon Road, Tsim Sha Tsui
- China Hong Kong City Branch 2314 0233  
Shop 7, G/F, China Hong Kong City
- Prince Edward Branch 2380 2281  
17 Lai Chi Kok Road
- Science Park Branch 3507 0046  
S003, Core Building One, Phase 1,  
HK Science Park

## **2. Participating Non-governmental Organisations**

	<b><u>Hotline</u></b>
<b>i. HKSKH Lady MacLehose Centre</b>	
- 4/F, 22 Wo Yi Hop Road, Kwai Chung	2423 5042
- Units 127-144, G/F, On Tao House, Cheung On Estate, Tsing Yi, NT	2436 2977
- RM 101-104 & 108, Yung Shue House, Lei Muk Shue Estate, Tsuen Wan, NT	2423 2993
<b>ii. Hong Kong Young Women's Christian Association</b>	
- 1/F, Tin Shui Community Centre, Tin Shui Estate, Tin Shui Wai, NT	2447 9228
- 2/F Podium, Wong Tai Sin Shopping Centre, Kowloon	3146 3333
<b>iii. The Hong Kong Federation of Youth Groups</b>	
- Units 7-10, G/F, Wing Lok House, Fuk Loi Estate, Tsuen Wan, NT	3113 7999
<b>iv. The Society of Rehabilitation and Crime Prevention, Hong Kong</b>	
- Room 401, 4/F, Park Building, 476 Castle Peak Road, Lai Chi Kok, Kowloon	3590 5908
<b>v. YMCA of Hong Kong</b>	
- G/F & 1/F, Hang Ning Court, 259 – 263 Shun Ning Road, Cheung Sha Wan, Kowloon	2708 8995

**Microfinance Scheme – Key Product Features**

	<b>Micro Business Start-up loan</b>	<b>Self- employment loan</b>	<b>Self-enhancement loan</b>
Maximum Loan Amount	HK\$300,000	HK\$200,000	HK\$100,000 or up to 100% of training course/examination fee (after deduction of any government/Student Financial Assistance Agency (SFAA) or Employees Retraining Board (ERB) subsidy), whichever is lower
Interest Rate	Not higher than 9% per annum or 8% per annum if a satisfactory third-party guarantee is provided (Participating banks may have different interest rate calculation methods)		
Loan Tenor	1 year, 2 years, 3 years, 4 years or 5 years		
Repayment Arrangement*	First 3 months principal repayment holiday for loan tenor of 1 year First 6 months principal repayment holiday for loan tenor of 2 and 3 years First 12 months principal repayment holiday for loan tenor of 4 and 5 years		

*\* Borrowers are required to pay interest only during the principal repayment holiday*