

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

iv. Nanyang Commercial Bank, Limited

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

v. The Bank of East Asia, Limited

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

Hotline

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

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

| | <u>Hotline</u> |
|--|-----------------------|
| i. HKSKH Lady MacLehose Centre | |
| - 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 |
| ii. Hong Kong Young Women's Christian Association | |
| - 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 |
| iii. The Hong Kong Federation of Youth Groups | |
| - Units 7-10, G/F, Wing Lok House, Fuk Loi Estate, Tsuen Wan, NT | 3113 7999 |
| iv. The Society of Rehabilitation and Crime Prevention, Hong Kong | |
| - Room 401, 4/F, Park Building, 476 Castle Peak Road, Lai Chi Kok, Kowloon | 3590 5908 |
| v. YMCA of Hong Kong | |
| - G/F & 1/F, Hang Ning Court, 259 – 263 Shun Ning Road, Cheung Sha Wan, Kowloon | 2708 8995 |

Microfinance Scheme – Key Product Features

| | Micro Business Start-up loan | Self-employment loan | Self-enhancement loan |
|------------------------|--|-----------------------------|---|
| 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*