

Press Release

For Immediate Release

**Shanghai Commercial Bank Unveils
Upgraded SME Account Welcome Offer with Rewards Exceeding HK\$75,000**

Hong Kong, 18 November 2025 – In celebration of our 75th Anniversary, Shanghai Commercial Bank Limited (the “Bank”) is pleased to announce an enhanced welcome offer for new SME customers opening business accounts through the SME Online Onboarding and Loan Application Platform. From now until 31 March 2026, eligible customers who successfully complete account opening through the SME Online Onboarding and Loan Application Platform will enjoy an exclusive welcome offer valued at over HK\$75,000 featuring service and reward upgrades.

Mr. Tony Wan, Executive Vice President & Head of Traditional Products, Shanghai Commercial Bank, said, "We are committed to supporting the growth of SMEs with innovative solutions. With our comprehensive upgraded offers and robust tools like IADS and CDI, aimed at bringing new SME customers not just better rewards, but a faster, smarter banking experience to support business growth every step of the way."

Comprehensive Welcome Reward Upgrade

1. Enhanced **account opening rewards** including account opening fee waiver, first-year balance service fee waiver, and company search fee waiver valued at HK\$2,590.
2. Enhanced **banking transaction rewards** including 50% discount for inward remittance handling fee, payroll service handling fee waiver, and FPS merchant payment handling fee waiver valued at HK\$14,700.
3. Upgraded **wealth management rewards** including subscription fee discounts for funds and structured products, 75-pip discount on foreign exchange transactions, 0% securities purchase commission and designated electronic services, business credit card first-year annual fee waiver and welcome offer, and first-year insurance premium discounts valued at HK\$57,838.
4. Upgraded **digital experience** through Interbank Account Sharing (IADS) by consolidating cross-bank data and using third-party data from Commercial Data Interchange (CDI) with our AI-powered automated analysis to expedite credit approval process for SMEs.



Experience the upgraded services on the SME Online Onboarding and Loan Application Platform to seize new opportunities. Investment involves risks. Offers are subject to Terms and Conditions. For details, please call our Customer Service Hotline at (852) 2818 0282.

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About Shanghai Commercial Bank

Incorporated in Hong Kong in 1950 and recognised as one of the city's most distinguished local Chinese banks, Shanghai Commercial Bank has built on its strengths in serving corporations, small and medium-sized enterprises (SMEs), and high-net-worth individuals. Tracing its roots to The Shanghai Commercial Savings Bank founded by Mr. CHEN Kwang-pu in 1915, the Bank is dedicated to serving the community with tailor-made services through a global network of 50 branches and offices in Hong Kong, New York, San Francisco, Los Angeles, London, Shanghai and Shenzhen. It offers a comprehensive range of banking products and services, including loans, deposits, trade finance, remittances, securities trading, wealth management, insurance, treasury, foreign exchange, credit cards, and digital banking solutions.

In 2000, the Bank formed a strategic alliance with Bank of Shanghai* in Chinese Mainland and The Shanghai Commercial & Savings Bank^ in Taiwan, creating the Tribank branding with a combined network of more than 400 outlets spanning China, Southeast Asia, the United Kingdom and the United States.

* Bank of Shanghai Company Limited is a registered banking institution in Chinese Mainland, and does not hold a banking license in Hong Kong, and hence is not under the supervision of the Hong Kong Monetary Authority, but holds a wholly-owned subsidiary - Bank of Shanghai (Hong Kong) in Hong Kong.

^ The Shanghai Commercial & Savings Bank Limited is a banking institution registered in Taiwan, which has branch presence in Hong Kong.

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To borrow or not to borrow? Borrow only if you can repay!