

# **The most complete arrangement of loan discount policies in 7 districts of Shenzhen**

The seven districts are Nanshan, Futian, Baoan, Longhua, Longgang, Luohu and Pingshan.

The interest discount policies of Yantian, Guangming and Dapeng districts have been sorted out and supplemented one after another.

## **Nanshan**

### **Small and Micro Promotion Loans**

#### **Subsidy standard:**

Provide financing support to small and micro enterprises with good development momentum in the region. After its short-term loan project is settled, it can provide discount support at a rate that does not exceed 70% of the actual interest paid, and the total amount of interest discount for each enterprise does not exceed 1 million yuan per year.

#### **Application conditions:**

1. It has been registered in Nanshan District and has been operating continuously for more than one year (inclusive), and has the status of an independent legal person;

2. The scale conforms to the standards for small and micro-enterprises classified by the Ministry of Industry and Information Technology of the People's Republic of China (Ministry of Industry and Information Technology) "Regulations on the Classification of Small and Medium-sized Enterprises" (Ministry of Industry and Information Technology [2011] No. 300);

3. The operating income of the previous year and the total amount of taxes and fees paid by the enterprise are greater than zero;

4. In line with the industrial development orientation of Nanshan District;

5. Legally obtain RMB loans from banks in Shenzhen;

6. The loan term is not more than one year (inclusive), the actual duration of the loan is more than 3 months (inclusive), the loan settlement time is 2019, and there is no bad credit record such as overdue and concern during the loan project;

7. Each enterprise can subsidize up to 3 loans;

8. The filing of interest discounts has been completed on the "Nanshan District Smart Financial Service Platform" ([www.nszhirong.com](http://www.nszhirong.com)); 9. It should actively cooperate with the district committee and the district government in related work.

### **Listing Promotion Loan**

#### **Subsidy standard:**

Nanshan District has filed for listed companies (including those that have been filed to be listed on the National Equities Exchange and Quotations) and enterprises that have been listed in the National Equities Exchange and Quotations, completed the "Listing Promotion Loan" record at the District Economic Promotion Bureau and obtained a one-year term from a partner bank. If there are no defaults such as overdue repayment and interest arrears when the loan expires, a subsidy will be given at a rate of 70% of the actual interest paid, and the total annual subsidy of each enterprise does not exceed 1 million yuan.

**Application conditions:**

1. It has completed the registration of the company to be listed in the Nanshan District Economic Promotion Bureau or has been listed in the National Equities Exchange and Quotations;
2. The "Listing Promotion Loan" filing has been completed at the Nanshan District Economic Promotion Bureau, and a one-year loan from a cooperative bank has been obtained, and there is no default in overdue repayment or interest arrears when the loan expires;
3. Law-abiding operation, honesty and trustworthiness, and a standardized and sound financial system.

**Listed enterprise current loan****Subsidy standard:**

Discount support for short-term current loans is given at a rate not exceeding 30% of the actual interest paid.

**Application conditions:**

1. It has been listed on the domestic main board, small and medium-sized board, ChiNext board, and Science and Technology Innovation Board or listed on the main board and ChiNext board of major overseas capital markets and has been recognized by the district listing office;

2. The declared enterprise conforms to the industrial development orientation of Nanshan District;

3. The project filing work has been completed on the "Nanshan District Smart Financial Service Platform" ([www.nszhirong.com](http://www.nszhirong.com)), the loan period of the cooperative bank in Shenzhen shall not exceed one year (including one year), and the actual loan duration exceeds three years loans of 1 month or more;

4. The RMB loan legally obtained from the cooperative bank in Shenzhen, the loan is used for the development of the main business, and the loan settlement time is 2019;

5. The principal and interest of the loan are repaid on schedule, and no overdue credit record is generated for the loan applied for funding;

6. Law-abiding operation, honesty and trustworthiness, and a standardized and sound financial system;

7. Registered within the jurisdiction of Nanshan, with independent legal personality;

8. Actively cooperate with the district committee and the district government.

### **Listed Enterprise M&A Loans**

**Subsidy standard:** For M&A loans obtained by listed companies, after the loans are settled, interest discounts can be given at a rate that does not exceed 30% of the actual interest paid.

### **Application conditions:**

1. It has been listed on the domestic main board, small and medium-sized board, ChiNext board, and Science and Technology Innovation Board or listed on the main board and ChiNext board of major overseas capital markets and has been recognized by the district listing office;

2. The declared enterprise conforms to the industrial development orientation of Nanshan District;

3. Loans that have completed the project filing work on the "Nanshan District Smart Financial Service Platform", and the actual loan duration exceeds three months or more;

4. For RMB M&A loans legally obtained from cooperative banks in Shenzhen, the loan settlement time is 2019;

5. The principal and interest of the loan are repaid on schedule, and no overdue credit record is generated for the loan applied for funding;

6. Law-abiding operation, honesty and trustworthiness, and a standardized and sound financial system;

7. Registered within the jurisdiction of Nanshan, with independent legal personality;

8. Actively cooperate with the district committee and the district government.

### **Cooperative financial institutions:**

Nanshan Baosheng Rural Bank, WeBank, Bank of Beijing, Guangdong Nanyue Bank, Hangzhou Bank, Fubon Huayi Bank, Chong Hing Bank, Zheshang Bank, Jiangsu Bank, China CITIC Bank, China Construction Bank, China Merchants Bank, Agricultural Bank, Industrial Bank , Bank of Ningbo, China Development Bank Shenzhen Branch, Shenzhen Rural Commercial Bank, Ping An Bank, Bank of China, Industrial and Commercial Bank of China, Shanghai Pudong Development Bank, Bank of Communications, Bank of Guangzhou.



**Pay attention to the public account of Shenzhen Jinfu Platform**

**Reply to "Nanshan Discount"**



## **View the loan discount filing process**

### **Bao'an**

#### **Subsidy standard:**

For "four top enterprises" (except real estate enterprises) or national high-tech enterprises in Bao'an District that obtain bank loans, financial leasing or financial leasing services, the part of their actual financing rate exceeding the central bank's benchmark interest rate will be subsidized by 50%, up to a maximum of 50%. The annualized interest rate of the subsidy is 3%, and the total amount is up to 1 million yuan.

#### **Application conditions:**

1. The enterprise has the qualification of an independent legal person and is registered in Bao'an District.
2. The enterprises that accept the application must be the "Four-top Enterprises" (except real estate enterprises) or national high-tech enterprises

in 2018, and the list provided by the District Statistics Bureau and the Science and Technology Innovation Bureau shall prevail.

3. Only RMB loans, and mortgages do not enjoy interest subsidies.

4. The term of a single loan shall not be less than 6 months.

**Cooperative financial institutions:**

Shenzhen Rural Commercial Bank, China Construction Bank, Industrial and Commercial Bank of China, Agricultural Bank of China, Bank of China, Rongxing Rural Bank, Hua Xia Bank, Postal Savings Bank, Bank of Ningbo, China CITIC Bank, Bank of Communications, Ping An Bank, China Everbright Bank, China Guangfa Bank, Baogui Village Bank, Industrial Bank, Guangdong Huaxing Bank, China Merchants Bank, Bank of Shanghai, Zheshang Bank, Bank of Jiangsu, Bank of Beijing, China Development Bank, Shanghai Pudong Development Bank, Minsheng Bank, Dongguan Bank, Baoshang Bank, Guangdong Nanyue Bank, Hangzhou Bank, Guangzhou Banks, Longgang Dingye Rural Banks (Branch in Shenzhen and branches in the system, subject to the final feedback from the bank)



**Pay attention to the public account of Shenzhen Jinfu Platform**

**Reply to "Baoan Post Interest"**

**View the loan discount filing process**

**Fukuda**

**Subsidy standard:**

Enterprises that have successfully filed for the loan in 2019 and 2020 and have paid off the loan principal and interest can apply for 50% of the loan interest support, and those who have borrowed through a designated guarantee agency can also apply for full guarantee fee support (the guarantee

fee shall not exceed 2.1% of the loan principal. %), the total support does not exceed 1.2 million yuan.

**Application conditions:**

**1. Technology Incubation Loans:** Registered in Futian District, with independent legal personality and mainly engaged in the research and development, production and service business of high-tech products; the company's independent intellectual property rights have obtained invention patents, utility model patents, software product copyrights (3 or above). The main body of the loan is an enterprise, which has obtained a loan of more than 500,000 yuan (inclusive) but not more than 5 million yuan (inclusive) with a term of one year from the cooperative bank, and the loan has been issued.

**2. Science and technology growth loan:** registered in Futian District, with independent legal person status, and mainly engaged in the research and development, production and service of high-tech products; the enterprise is recognized as a national high-tech enterprise or Shenzhen high-tech enterprise; the enterprise is profitable in 2019 or nearly The average of net

profit for the two years (2018, 2019) is positive. (Note: The filing and interest discounts for companies applying for science and technology growth loans must be within the validity period of the national high-tech enterprise or Shenzhen high-tech enterprise certificate. If the certificate is expired or invalid, the interest discount will not be supported.)

The main body of the loan is an enterprise, which applies for and obtains a loan of more than 5 million yuan with a term of one year from the cooperative bank and the loan has been issued. If the loan amount exceeds 20 million yuan, the subsidy amount is calculated as 20 million yuan. The main body of the loan is a national high-tech or Shenzhen high-tech enterprise in the integrated circuit industry, biomedicine, new generation artificial intelligence, and blockchain industry. It applies for and obtains a loan of more than 5 million yuan with a term of one year from a cooperative bank and the loan has been issued. , if the loan amount exceeds 40 million yuan, the subsidy amount will be calculated as 40 million yuan.

**3. Intellectual property pledge loan:** For enterprises registered in Futian District, with independent legal person status and mainly engaged in the development, production and operation of high-tech products, they can obtain intellectual property rights (limited to invention patents, utility model patents, design patents, software copyrights, Trade secrets) to apply for and obtain a bank loan with an amount of less than 10 million yuan (inclusive) and a term of one year.

**Cooperative financial institutions:**

Bank of Jiangsu, China Construction Bank, Ping An Bank, Guangdong Huaxing Bank, Industrial Bank, Bank of Communications, China Merchants Bank, Shanghai Pudong Development Bank, China Everbright Bank, Postal Savings Bank of China, Bank of Beijing, Industrial and Commercial Bank of China, Agricultural Bank of China, Hua Xia Bank, Guangfa Banks, Bank of China, Huishang Bank, Ningbo Bank, China CITIC Bank, Yushan Bank, Zheshang Bank, Bohai Bank, Zhuhai China Resources Bank, Shenzhen Rural Commercial Bank,

Hangzhou Bank, China Minsheng Bank, Dongguan Bank, China Development Bank.



**Pay attention to the public account of Shenzhen Jinfu Platform**

**Reply to "Fukuda discount"**

**View the loan discount filing process**

**Longhua**

**Subsidy standard:**

The "Science and Technology Incubation Loan" loan quota for a single unit included in the record does not exceed 5 million yuan per year, and the "

Science and Technology Growth Loan” loan quota does not exceed 10 million yuan per year. The loan term shall not exceed 1 year, and the same unit shall not exceed 2 loans accumulatively included in the record within 1 year.

For units that are included in the record, obtain loans and repay on time, the loan benchmark interest rate announced by the People's Bank of China in the same period will increase by 30% as the upper limit, and a discount subsidy of 50% of the loan interest, not more than 1 million yuan, will be given; investment and financing service fees will be given. 50% of the subsidy subsidy of no more than 1 million yuan.

For companies that have won the top 10 angel investors, the top 30 early-stage investment institutions, and the top 30 angel investors or early-stage investors in the China Equity Investment Annual Ranking List released by Zero2IPO Group in the past two years, 2% of the actual cash investment, not more than 50%, will be given to them. million in funding.

**Application conditions:**



To apply for " **Technology Incubation Loans** " and " **Technology Growth Loans** " support, the following conditions should be met:

1. An enterprise with independent legal personality that is legally registered in Longhua District and has gone through tax registration;
2. The applicant does not have the circumstances of not arranging funding as stipulated in the relevant management documents of the special financial funds of Longhua District;
3. Submit statistical reports according to law;
4. Enterprises applying for "Technology Incubation Loans" must be in good operating condition, have basically passed the research and development period, meet the conditions for industrialization, have registered capital in place and have indeed invested in preliminary research and development; the main business income of the previous year was 30 million yuan (not including) below;
5. Enterprises applying for "Science and Technology Growth Loans" must have a main business income of more than 30 million yuan and less than 200

million yuan (exclusive) in the previous year, and their enterprise qualifications meet one of the following requirements: national or Shenzhen high-tech enterprises, approved by Software products and software enterprise evaluation companies, top 100 small, medium and micro innovative enterprises in Longhua District, and unicorn enterprises (subject to the list of unicorn enterprises announced by the Torch Center of the Ministry of Science and Technology within 2 years before the declaration date), 2 days before the declaration date Enterprises with a single round of investment of more than 20 million yuan and a valuation of more than 1 billion yuan, and the establishment time of less than 8 years, won the annual ranking list of China's equity investment released by Zero2IPO Group. National High-tech Zone Gazelle Enterprises (subject to the list of National High-tech Zone Gazelle Enterprises announced by the Torch Center of the Ministry of Science and Technology within 2 years before the declaration date), Deloitte Asia Pacific High-tech Fast 500 Enterprises (subject to Deloitte's announcement within 2 years before the declaration date) The list of the top 500 high-tech high-growth companies in the Asia-Pacific region shall prevail);

6. The applicant enterprise must select the only investment and financing service institution of the same type to obtain a loan or guarantee from the cooperative investment and financing service institutions admitted by the district science and technology authority.

7. Obtained the "Technology Incubation Loan" and "Technology Growth Loan" loan from Longhua District, and have repaid all the principal and interest of the loan;

8. To apply for a corporate loan, it is necessary to establish a special account, and the special fund is used exclusively. The funds obtained from the loan must be used for normal production and operation activities such as corporate R&D investment, equipment purchase, market development, and rent expenditure, and shall not be used for securities investment, fines and other abnormal expenses. ;

9. Within 2 months after the normal repayment of principal and interest, the enterprise needs to apply to the district science and technology

department for interest discount and insurance support. Those who fail to apply within the time limit will be deemed to have given up automatically.

**Cooperative financial institutions:**

Shenzhen Rural Commercial Bank Longhua Sub-branch, China Merchants Bank, Postal Savings Bank of China, Shanghai Pudong Development Bank, Bank of Communications, China Guangfa Bank, Shenzhen Lihe Technology Financing Guarantee Co., Ltd., Shenzhen Yinsheng Financing Guarantee Co., Ltd., Shenzhen Small and Medium Enterprise Financing Guarantee Co., Ltd., China Development Bank, Shenzhen Baoan Guiyin Rural Bank Longhua Sub-branch, Hua Xia Bank Dalang Sub-branch, Ningbo Bank, Bank of China, Shenzhen High-tech Investment and Financing Guarantee Co., Ltd., Jiangsu Bank, Dongguan Bank.



**Pay attention to the public account of Shenzhen Jinfu Platform**

**Reply to "Longhua discount"**

**View the loan discount filing process**

**Longgang**

**Technology financial support**

**Subsidy standard:**

1. For technology-based enterprises that meet the requirements of "Flying Loan", after the normal repayment of principal and interest, interest support shall be given at no more than 50% of the actual interest paid by the enterprise, and guarantee support shall be given at no more than 1.5% of the

total enterprise loan, and no more than 1.5% of the total enterprise loan shall be given. Guarantee fees actually incurred.

2. For technology-based enterprises that meet the "Entrepreneurial Loan", after the normal repayment of principal and interest, interest support shall be given at no more than 70% of the actual interest paid by the enterprise, and guarantee support shall be given at no more than 1.5% of the total enterprise loan, and shall not exceed the actual amount of the enterprise loan. Guarantee fees are incurred.

3. The total amount of interest support and guarantee support received by the same enterprise each year shall not exceed 1 million yuan.

**Application conditions:**

1. A technology-based enterprise with independent legal personality that is registered in Longgang District and pays taxes.

2. The "Flying Loan" requires that the technology-based enterprises that obtain loans have a main business income of more than 20 million yuan (excluding) and less than 200 million yuan in the previous

year. "Entrepreneurial Loans" require technology-based enterprises that have obtained loans to have a main business income of less than 20 million yuan in the previous year.

3. The obtained loan is a pure credit loan, and the funds must be used for R&D investment, raw material purchase, technological transformation, equipment purchase, production and operation and other business activities.

4. The loan has been repaid normally.

5. The application is made within one year of repayment of the loan. If the loan term exceeds one year, the support can be applied for annually.

**Government emergency on-lending/financial leasing/bank factoring/financial insurance support**

**Subsidy standard:**

1. Give no more than 50% of the actual interest paid, with a single maximum support of 500,000 yuan.

2. The total amount of support received by the same enterprise each year shall not exceed 1 million yuan.

**Application conditions:**

1. A technology-based enterprise with independent legal personality that is registered in Longgang District and pays taxes.

2. Obtain financing through government emergency on-lending, financial leasing, bank factoring, and financial insurance, and the related business has been completed.

3. The funds must be used for R&D investment, raw material purchase, technological transformation, equipment purchase, production and operation and other business activities.

4. The loan has been repaid normally.

**Intellectual Property Mortgage**

**Subsidy standard:**



1. Those who have been approved to meet the conditions will be given no more than 50% of the interest expenses and a maximum of 500,000 yuan for a single transaction, and a maximum of 50% of the guarantee (service) cost and a maximum of 200,000 yuan for a single transaction.

2. In the case of financing through portfolio loans, only the portion of the intellectual property pledge financing loan will be counted. If the amount of intellectual property pledge financing cannot be calculated in the portfolio loan, no support will be given.

3. If the same project is supported by municipal government departments, repeated support will not be granted. The same enterprise can receive a total of no more than 1 million yuan in total support each year.

**Application conditions:**

1. A technology-based enterprise with independent legal personality that is registered in Longgang District and pays taxes.

2. Apply for a bank loan with a limit of less than 10 million yuan and a term of one year through the pledge of intellectual property rights (limited to

invention patents, utility model patents, design patents, and software copyrights).

3. The loan principal and interest have been repaid.

## **Luohu**

### **Subsidy standard:**

1. Subsidize 40% of bank interest and all guarantee fees or insurance premiums for companies that meet the conditions of the incubation loan project, with a maximum of 500,000 yuan;

2. Subsidize 40% of bank interest and all guarantee fees or insurance premiums for enterprises that meet the conditions of the growth loan project, with a maximum of no more than 1 million yuan;

3. 70% of the total amount of fees (including guarantee fees, insurance fees, evaluation fees, intellectual property pledge fees, etc.) charged by enterprises that meet the conditions of the intellectual property pledge loan project to subsidize bank interest and intermediary agencies, up to a

maximum of 2 million yuan. The tax contribution limit of enterprises in Luohu in the previous year.

**Application conditions:**

1. Registered and operated normally in Luohu District according to law, and recognized technology-based small and medium-sized enterprises, Shenzhen high-tech enterprises, and high-tech enterprises in the district can apply for incubation loan projects; enterprises with national high-tech enterprise qualifications can apply for growth loan projects; Enterprises with intellectual property pledge loans (non-real estate mortgages) that have passed patent achievements can apply for intellectual property pledge loan projects.

2. The purpose of the technology finance loan project is limited to the working capital loan to solve the loan interest, guarantee, insurance and intellectual property pledge expenses incurred by the enterprise's R&D and production and operation expenses.

3. The enterprise applied for a loan with a term of less than one year in the cooperative financial institution of our bureau in the previous year and filed with the bureau, and the loaned enterprise shall apply for interest discount and insurance after repaying the principal and interest on time. The approval time for bank loans can be confirmed before the Science and Technology Innovation Bureau (Science and Technology Innovation Bureau) (all loans within the bank cooperation period of the previous year can apply for technology finance credit support).

**Cooperative financial institutions:**

Agricultural Bank, China Construction Bank, Bank of China, China Merchants Bank, Industrial and Commercial Bank of China, Bank of Jiangsu, Baoshang Bank, Postal Savings Bank, Bank of Beijing, China Everbright Bank, Minsheng Bank, Luohu Lanhai Village, High-tech Investment, Zhongxiaodan, Guoren Insurance.



**Pay attention to the public account of Shenzhen Jinfu Platform**

**Reply to "Lohu discount"**

**View the loan discount filing process**

**Pingshan**

**Subsidy standard:**

For loans obtained by technology-based SMEs from financial institutions, 50% of the total interest paid by the enterprise to the financial institution in the previous year will be subsidized; % subsidy; discounted interest and subsidized insurance adopt a reimbursement system to compensate for the actually paid loan interest and guarantee premium; the same enterprise can

receive a total of up to 1 million yuan of discounted interest and subsidized insurance every year for 3 consecutive years.

**Application conditions:**

1. Enterprises registered in Pingshan District, paying taxes and having independent legal person status, mainly engaged in the development, production and operation of high-tech products;

2. The applicant enterprise complies with the relevant provisions of the Measures for the Evaluation of Small and Medium-sized Technology-based Small and Medium-sized Enterprises (Guo Ke Fa Zheng [2017] No. 115); the service objects of scientific and technological organizations are small and medium-sized technology-based small and medium-sized enterprises determined according to the above standards;

3. Repay the loan principal and interest on schedule;

4. "Shenzhen People's Government Printing and Distributing Special Funds Supporting Policies for Strategic Emerging Industry Development" (Shen Fu Gui [2018] No. 22) Document Seventh Other (31) requires that if the financing

discount method is adopted, the urban area shall The total amount of the two levels of funding shall not exceed 70% of the actual interest paid by the project.

**Cooperative financial institutions:**

Minsheng Bank, China Guangfa Bank, Agricultural Bank, Zheshang Bank, Shanghai Pudong Development Bank, Shenzhen Rural Commercial Bank, Bank of Communications, China Construction Bank, Bank of Ningbo, China Merchants Bank, Bank of China, Zhuhai China Resources Bank, Huaxia Bank, China CITIC Bank, China Everbright Bank , Zhuhai China Resources Bank, and China Agricultural Development Bank.