standard chartered

Key Facts Statement (KFS) for Instalment Loan

Standard Chartered Bank (Hong Kong) Limited

Standard Chartered Credit Card Statement Instalment Program / MANHATTAN's "Anything Goes Instalment" Program
May 2025

(Applicable to One-off Handling Fee Program only)

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges	
Interest Rate	The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year. Please refer to the handling fee and additional information below
Annualised Percentage Rate (APR)	Please refer to the handling fee and additional information below
Annualised Overdue / Default Interest Rate	According to the terms of banking agreement of the relevant credit card. Banking agreement includes our Client Terms and the applicable documents referred to in Part A of our Client Terms.
Repayment	
Repayment Frequency	This loan requires monthly repayment.
Monthly Repayment Amount	Take personalized handling fee 2%^ as an example, for a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	**6-month**	**12-month**	**24-month**
First month repayment amount for the handling fee specified above	HK$18,666.67	HK$10,333.33	N/A*
Subsequent monthly repayment amount for the handling fee specified above	HK$16,666.67	HK$8,333.33	N/A*

Total Repayment Amount	Take personalized handling fee 2%^ as an example, for a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	**6-month**	**12-month**	**24-month**
Total repayment amount for the handling fee specified above	HK$102,000	HK$102,000	N/A*

Fees and Charges	
Handling Fee (One-off)	0.5% of the loan amount to 5% of the loan amount, payable upon your application having been approved by the Bank. Take personalized handling fee 2%^ as an example, for a loan amount of HK$100,000, the APR is as follows: **Loan Tenor** | **6-month** | **12-month** | **24-month** APR | 7.54% | 3.91% | N/A* An APR is a reference rate which includes the basic interest rates and other applicable fees and charges of a product expressed as an annualised rate.
Late Payment Fee and Charge	According to the terms of banking agreement of the relevant credit card. Banking agreement includes our Client Terms and the applicable documents referred to in Part A of our Client Terms.
Prepayment / Early Settlement / Redemption Fee	HK$150 will be charged if you make early repayment in full.
Returned Cheque / Rejected Autopay Charge	According to the terms of banking agreement of the relevant credit card. Banking agreement includes our Client Terms and the applicable documents referred to in Part A of our Client Terms.
Additional Information	
Minimum Loan Amount	HK$500

Remarks:

^ The availability of personalized handling fee and APR is individualized and subject to account status. You may call our Hotline or login to SC Mobile or Online Banking for your eligible APR.

* This is not applicable because the maximum loan tenor the Bank offers is 12-month.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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

Issued by Standard Chartered Bank (Hong Kong) Limited