standard chartered

Key Facts Statement (KFS) for Instalment Loan

Standard Chartered Bank (Hong Kong) Limited

Standard Chartered Credit Card Instalment Credit Program / MANHATTAN Credit Cash Instalment Program
May 2025

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 monthly handling fee 0.19%^ as an example, for a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	**6-month**	**12-month**	**24-month**
Monthly repayment amount for the monthly handling fee specified above	N/A*	HK$8,523.33	HK$4,356.67

Total Repayment Amount	Take personalized monthly handling fee 0.19%^ 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 monthly handling fee specified above	N/A*	HK$102,280	HK$104,560

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website which provides Credit Card Instalment Credit Program at https://www.sc.com/hk/loans/personal-instalment-loan-repayment-calculator/

Fees and Charges	
Handling Fee	Take personalized monthly handling fee 0.19%^ 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	N/A%*	4.26%	4.40%

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	1% of the original loan amount or HK$300, whichever is higher, 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	
Application Fee	HK$200 will be charged when an application is approved by the Bank as a handling fee for application.
Minimum Loan Amount	HK$3,000

Remarks:

^ The availability of personalized monthly 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 monthly handling fee and APR.

* This is not applicable because the minimum 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

standard chartered
渣打銀行

分期貸款產品資料概要

渣打銀行（香港）有限公司

渣打信用卡「兌現分期」計劃/
MANHATTAN「信用額自由使」兌現分期計劃
2025年5月

此乃分期貸款產品。
本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的分期貸款的最終條款。
在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出	
利率	利率是按貸款額計算的每年利息所使用的基本利率。 請參閱下列之手續費及其他資料
實際年利率	請參閱下列之手續費及其他資料
逾期還款實際年利率/就違約貸款收取的實際年利率	按照適用於有關信用卡的銀行協議收取。銀行協議包括客戶條款及客戶條款A部所述的相關文件上之所有條款及細則。
還款	
還款頻率	本貸款需按每月還款。
每月還款金額	以個人化每月手續費0.19%^及貸款額港幣10萬元，每月還款為例：

貸款期	**6個月**	**12個月**	**24個月**
根據上述每月手續費計算之每月還款金額	不適用*	港幣$8,523.33	港幣$4,356.67

總還款金額	以個人化每月手續費0.19%^及貸款額港幣10萬元，每月還款為例：

貸款期	**6個月**	**12個月**	**24個月**
根據上述每月手續費計算之總還款金額	不適用*	港幣$102,280	港幣$104,560

註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的信用卡「兌現分期」計算機 https://www.sc.com/hk/zh/loans/personal-instalment-loan-repayment-calculator/ 以取得較準確資料。

費用及收費	
手續費	以個人化每月手續費0.19%^及貸款額港幣10萬元為例，有關的實際年利率如下：

貸款期	**6個月**	**12個月**	**24個月**
實際年利率	不適用*	4.26%	4.40%

實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他適用的費用與收費。

逾期還款費用及收費	按照適用於有關信用卡的銀行協議收取。銀行協議包括客戶條款及客戶條款A部所述的相關文件上之所有條款及細則。
提早還款/提前清償/贖回的收費	提前還款將收取原有的貸款金額之1%或最少港幣$300（以較高者為準）。
退票/退回自動轉帳授權指示的費用	按照適用於有關信用卡的銀行協議收取。銀行協議包括客戶條款及客戶條款A部所述的相關文件上之所有條款及細則。

其他資料	
申請手續費	在本行成功批核申請的情況下，將收取港幣 $200 作為處理申請的手續費
最低貸款金額	港幣 $3,000

備註：

^ 可享之貸款產品及其個人化每月手續費及實際年利率須視乎客戶有關賬戶之狀況而定。請致電本行熱線或登入渣打流動理財或渣打網上理財以查詢您的專屬每月手續費及實際年利率。

* 此項不適用是由於本行的最短貸款期為十二個月。

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

借定唔借？還得到先好借！

由渣打銀行（香港）有限公司刊發

DACTC KFS TnC (05/2025)