

## Important Information - MANHATTAN Revolving Personal Loan

Thank you for applying for our MANHATTAN Revolving Personal Loan. Please note the following key terms that are associated with your revolving loan:

1. We have approved your revolving loan application. Your credit limit can be found in the loan approval letter.
2. You can drawdown the revolving loan in full in one lump sum. We will open an account for the revolving loan in your name, issue you a revolving card and give you a PIN/password. If the balance owing does not exceed the limit, you may reborrow the amount of revolving loan you repay to us by using the revolving card.
3. For each cash withdrawal, we charge to your account for the revolving loan a transaction handling fee, whichever is the higher of:
  - (a) **1%** of the withdrawal amount; or
  - (b) **HK\$50.**
4. We charge an annual fee of **1%** of the limit to your account for the revolving loan on the first drawdown date of the revolving loan and on each anniversary of that date.
5. We charge interest on the balance owing calculated on a daily basis. Interest is deducted from your account for the revolving loan monthly.
6. You must pay by pre-authorized autopay, on the relevant due date, the minimum monthly repayment amount which is **HK\$50** or the aggregate amount of the following items, whichever amount is higher:
  - (a) total unpaid interest, fees and charges (if applicable);
  - (b) the excess amount by which the relevant statement balance exceeds the limit; and
  - (c) **1%** of the balance owing excluding 6 (a) and 6 (b) above.
7. We may vary the minimum monthly repayment amount at any time.
8. The revolving loan plus all accrued but unpaid interest plus any other sum due to us is immediately due and payable if you do not make a minimum monthly repayment on time. We will also charge a late payment fee of **HK\$200.**
9. We charge an additional fee of **HK\$30** for each cash withdrawal made at any of our designated branch counters.
10. If you request, we may agree to review your limit at any time.
11. Your right to use the revolving card ends immediately if:
  - (a) our banking agreement ends;
  - (b) you lose the revolving card; or
  - (c) the revolving card is stolen.

12. If:

- (a) you breach our banking agreement;
- (b) your account for the revolving loan is terminated; or
- (c) we demand at any time (in our sole and absolute discretion) that you pay the charges referred to in paragraphs (d) and (e) below,

then you are immediately liable to pay:

- (d) total of all charges then outstanding on your account for the revolving loan, whether or not such charges are already reflected in any statement balance of any statement issued by us and whether or not already charged to your account for the revolving loan or due and payable as at the date of the breach, termination or demand (as the case may be); and
- (e) the amount of any voluntary charges incurred after the breach, termination or demand.

Voluntary charges shall include the following amounts:-

- (i) any cash withdrawal or any payment made by using the revolving personal loan card or the PIN/password;
- (ii) any amount we debit to the account for the revolving loan on request; and
- (iii) any other amount we charge to the account for the revolving loan arising from the use of the revolving personal loan card or the PIN/password.

Interest is payable on the sums referred to above. We calculate interest on a daily basis, starting from the date when you become liable and ending on the date of repayment in full.

13. As required by law, we will share your credit data with credit bureau or other regulators.
14. If you do not pay your monthly dues, we may block your revolving loan account or any other account with us. This could result in your credit rating being negatively affected and may jeopardize your access to future loans from any reputable lending institution. Please note that we will also take action to collect any unpaid dues, including legal action where necessary.
15. This document is for your convenience and does not replace the Customer Terms and the Personal Loan/Personal Line of Credit/Overdraft Terms.
16. For details of the fees and changes, please refer to the tariff sheet.
17. For additional information, please call our Customer Service Hotline at 2210 8888 or contact your nearest branch.

**重要資料 - Manhattan 「循環錢」**

多謝閣下申請本行的 Manhattan 「循環錢」。敬請留意以下與閣下的循環貸款相關的主要條款。

1. 本行已批核閣下的循環貸款申請。閣下的信貸限額載列於批核通知書。
2. 閣下可一次過全數提取循環貸款。本行將為閣下開立循環貸款戶口，並向閣下發出循環貸款卡和私人密碼/密碼。在欠款結餘不超逾限額的前提下，閣下可以循環貸款卡循環再借閣下已償還本行的循環貸款。
3. 本行就每次現金提款對閣下的循環貸款戶口收取提款手續費，金額為以下兩者之較高者：
  - (a) 提取款額的 **1%**；或
  - (b) **50港元**。
4. 本行會於循環貸款首個提取日及其後各週年日於閣下的循環貸款戶口按限額的 **1%** 支取年費。
5. 本行對欠款結餘每日計息。利息每月直接從閣下的循環貸款戶口扣除。
6. 閣下必須以預先授權的自動繳費方式於有關到期繳款日，支付每月最低還款額，即 **50港元** 或以下各項總和 (以較高者為準)：
  - (a) 未付利息、費用及收費總額 (如適用)；
  - (b) 有關月結單結餘超逾限額的部分；及
  - (c) 不包括以上 6(a) 及 6(b) 項的欠款結餘的 **1%**。
7. 本行可隨時修改每月最低還款額。
8. 閣下如沒有依時支付每月最低還款額，則循環貸款及所有應付而未付利息和對本行所欠的任何其他款項立即到期，並且本行會徵收逾期費 **200港元**。
9. 每次在本行指定的分行櫃位進行現金提款，本行會徵收額外手續費 **30港元**。
10. 閣下如有要求，本行可隨時同意檢討閣下的限額。
11. 閣下使用循環貸款卡的權利在下列情況下即時終止：
  - (a) 本行銀行協議終止；
  - (b) 閣下遺失循環貸款卡；或
  - (c) 循環貸款卡被竊。

12. 倘若：

- (a) 閣下違反本行銀行協議；
- (b) 閣下的循環貸款戶口被終止；或
- (c) 本行在任何時候 (絕對全權) 要求閣下支付下文 (d) 及 (e) 段所述的收費，

則閣下須立即支付：

- (d) 閣下的循環貸款戶口當時所欠的所有收費總額，不論有關收費是否已反映於本行發出的任何月結單的任何月結單總結欠，亦不論是否已向閣下的循環貸款戶口收取或於違反、終止或要求日期 (視乎情況而定) 到期應付；及
- (e) 在違反、終止或要求之後產生的任何自動收費。

自動收費包括下列款項：

- (i) 以「循環錢」貸款卡或私人密碼/密碼作出的任何現金提款或任何付款；
- (ii) 本行應要求向循環貸款戶口扣賬的任何款項；及
- (iii) 本行因應「循環錢」貸款卡或私人密碼/密碼的使用而對循環貸款戶口收取的任何其他收費。

上述款項須付利息。利率逐日計算，從閣下的付款責任產生當日起計至清還當日為止。

13. 根據法律規定，本行將與信貸資料服務機構或其他監管機構分享閣下的信貸資料。
14. 如果閣下沒有支付任何到期每月欠款，本行可能凍結閣下的循環貸款戶口或閣下在本行開立的任何其他戶口。這可能對閣下的信貸評級有不利影響，以及可能不利於閣下將來從任何有信譽的貸款機構取得貸款。敬請留意，本行還將會採取行動收回任何未償還到期欠款，包括在需要時採取法律行動。
15. 本文件僅為閣下閱讀方便而設，並不取代客戶條款以及私人貸款/私人透支服務/透支服務條款。
16. 服務收費之詳情請參閱服務收費表。
17. 如欲索取進一步資料，敬請致電本行的客戶服務熱線 (電話號碼：2210 8888) 或聯絡就近分行。