standard chartered

Key Facts Statement (KFS) for Instalment Loan

Standard Chartered Bank (Hong Kong) Limited

Personal Instalment Loan Debt Consolidation Program
June 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

Monthly Interest Rate

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
Monthly Interest rate	N/A*	0.421%	0.411%

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

Annualised Percentage Rate (APR)

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
APR	N/A*	9.60%	9.60%

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. This APR does not include cash rebate.

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

Annualised Overdue / Default Interest Rate

Not applicable

Repayment

Repayment Frequency

This loan requires monthly repayment.

Monthly Repayment Amount

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 interest rate specified above	N/A*	HK$8,754.33	HK$4,577.66

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

Total Repayment Amount

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 interest rate specified above	N/A*	HK$105,051.96	HK$109,863.84

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

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

Fees and Charges

Handling Fee

0%

Late Payment Fee and Charge

HK$1,000 per month if you do not repay any monthly instalment on or before the relevant due date

Prepayment / Early Settlement / Redemption Fee

2.5% of the outstanding balance if you repay the loan in full early

Returned Cheque / Rejected Autopay Charge

Not applicable

Additional Information

Minimum Loan Amount

HK$5,000

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

「分期貸款」結餘轉戶計劃
2025年6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

每月平息

貸款金額為港幣10萬元：

貸款期	6個月	12個月	24個月
每月平息	不適用*	0.421%	0.411%

* 此項不適用是由於本行的最短貸款期為十二個月。

實際年利率

貸款金額為港幣10萬元：

貸款期	6個月	12個月	24個月
實際年利率	不適用*	9.60%	9.60%

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。此實際年利率並不包括現金回贈。

* 此項不適用是由於本行的最短貸款期為十二個月。

逾期還款實際年利率/就違約貸款收取的實際年利率

不適用

還款

還款頻率

本貸款需按每月還款。

每月還款金額

以貸款額港幣10萬元，每月還款為例：

貸款期	6個月	12個月	24個月
根據上述每月平息計算之每月還款金額	不適用*	港幣$8,754.33	港幣$4,577.66

* 此項不適用是由於本行的最短貸款期為十二個月。

總還款金額

以貸款額港幣10萬元 ，每月還款為例：

貸款期	6個月	12個月	24個月
根據上述每月平息計算之總還款金額	不適用*	港幣$105,051.96	港幣$109,863.84

* 此項不適用是由於本行的最短貸款期為十二個月。

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分期貸款結餘轉戶計劃計算機 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	0%
逾期還款費用及收費	在閣下未有在有關的到期繳款日或之前支付每月還款額的情況下，將每月收取港幣$1,000。
提早還款/提前清償/贖回的收費	當閣下提前償還全數貸款時，將收取欠款結餘的2.5%。
退票/退回自動轉帳授權指示的費用	不適用

其他資料

最低貸款金額	港幣$5,000

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

DC_KFS (04/2025) C

standard chartered

Illustrative Examples of Repayment Schedule for Personal Instalment Loan

Standard Chartered Bank (Hong Kong) Limited

Personal Instalment Loan Debt Consolidation Program
April 2020

Important note: This illustration is intended to show the apportionment of interest and principal for each monthly repayment of our personal instalment loan throughout the tenor based on the Straight Line Method and assumptions as stated below. Amount of monthly repayment apportioned to interest is the highest in the first month and decreases gradually throughout the tenor. The illustration is for reference only and does not reflect the actual repayment process in your loan account. The actual repayment details such as the amount of interest and principal, etc. may vary. The terms and conditions of your personal instalment loan including but not limited to loan amount, interest rate, handling fee and tenor are subject to the final approval of the Bank.

Example - 36 Months Tenor:

Assumptions

Loan Amount	:	HKD200,000
Interest Rate (Monthly Flat Rate)	:	0.2708%
Annualised Percentage Rate (APR)▲	:	6.32%
Tenor (Months)	:	36
Monthly Repayment Amount	:	HKD6,097.16

▲ 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. This APR does not include cash rebate.

No. of Instalment	Monthly Repayment Amount (HKD)	Principal Amount (HKD)	Interest Amount (HKD)	Loan Outstanding (HKD)
1	6,097.16	5,073.69	1,023.47	194,926.31
2	6,097.16	5,099.65	997.50	189,826.66
3	6,097.16	5,125.75	971.41	184,700.91
4	6,097.16	5,151.98	945.18	179,548.93
5	6,097.16	5,178.34	918.81	174,370.59
6	6,097.16	5,204.84	892.31	169,165.75
7	6,097.16	5,231.48	865.68	163,934.27
8	6,097.16	5,258.25	838.91	158,676.02
9	6,097.16	5,285.16	812.00	153,390.87
10	6,097.16	5,312.20	784.95	148,078.66
11	6,097.16	5,339.39	757.77	142,739.28
12	6,097.16	5,366.71	730.45	137,372.57
13	6,097.16	5,394.17	702.98	131,978.39
14	6,097.16	5,421.78	675.38	126,556.62
15	6,097.16	5,449.52	647.63	121,107.09
16	6,097.16	5,477.41	619.75	115,629.68
17	6,097.16	5,505.44	591.72	110,124.24
18	6,097.16	5,533.61	563.54	104,590.63
19	6,097.16	5,561.93	535.23	99,028.70
20	6,097.16	5,590.39	506.76	93,438.31
21	6,097.16	5,619.00	478.16	87,819.31
22	6,097.16	5,647.75	449.40	82,171.56
23	6,097.16	5,676.66	420.50	76,494.90
24	6,097.16	5,705.71	391.45	70,789.19
25	6,097.16	5,734.90	362.25	65,054.29
26	6,097.16	5,764.25	332.90	59,290.04
27	6,097.16	5,793.75	303.41	53,496.29
28	6,097.16	5,823.40	273.76	47,672.89
29	6,097.16	5,853.20	243.96	41,819.70
30	6,097.16	5,883.15	214.01	35,936.55
31	6,097.16	5,913.26	183.90	30,023.29
32	6,097.16	5,943.52	153.64	24,079.78
33	6,097.16	5,973.93	123.22	18,105.84
34	6,097.16	6,004.50	92.65	12,101.34
35	6,097.16	6,035.23	61.93	6,066.11
36	6,097.16	6,066.11	31.04	0.00

Smart tips on Early Repayment

1. **Can I repay my instalment loan amount in full early at any time?**

   Within 7 calendar days immediately following the date of drawdown of the Loan (the "7-day Cooling-off Period"), you may submit an early settlement request to the Bank through our designated website (sc.com/hk/earlysettlement). While any early settlement fee in relation to the Loan (the "Early Settlement Fee") will be waived, interest will still be levied on the Loan during the 7-day Cooling-off Period. Terms & Conditions apply. For details, please refer to the related Terms and Conditions for 7-day Cooling-off.

   However, if you wish to repay your Loan early in full (but not part of it) after the 7-day cooling-off period, you must submit an early settlement request to the Bank through our designated website (sc.com/hk/earlysettlement) at least 10 business days in advance. When you repay your Loan early, you must pay the instalment loan in full, plus all accrued but unpaid interest up to the actual settlement date plus any other sum due to us. An early settlement fee of 2.5% of the outstanding balance will also be charged.

2. **Do I save interest expenses by making early repayment of personal instalment loan?**

   To choose to make the early repayment, you should first check with us about the total amount involved in early repayment (including outstanding loan balance, early repayment charges and other fees, etc.) and the amount of outstanding interest. You should then compare different scenarios and consider carefully before making a decision of repaying early or not.

For example, as the repayment example shows beside, assuming the loan amount is HKD200,000 with 0.2708% monthly interest (Annualised Percentage Rate is 6.32%) and a 36-month instalment period. If you wish to repay the instalment loan in full on the **15th month**, you should note:

Total amount to be paid is HKD130,384.36 with the following breakdown:

A. Principal outstanding as of the last instalment due date
= HKD126,556.62

B. Total unpaid interests and charges
= HKD647.63 + HKD3,180.11 = HKD3,827.74

– Unpaid interests up to the settlement date
= HKD647.63

– Early redemption penalty
= HKD127,204.25 x 2.5% = HKD3,180.11

Interest saved from 16th month to 36th month = HKD6,933.17

Issued by Standard Chartered Bank (Hong Kong) Limited

standard chartered
渣打銀行

分期貸款還款說明例子

渣打銀行（香港）有限公司

「分期貸款」結餘轉戶計劃
2020年4月

重要註明：此例子旨在根據直線法及下述的假設顯示出本行私人貸款在整段還款期內每筆每月還款中的利息與本金分佈。分攤之利息金額於第一個月的每月還款額中為最高，並於還款期內逐步減少。此例子僅供參考，並不反映閣下之貸款戶口實際還款過程。實際還款詳情如利息金額和本金金額等可能有所偏差。私人貸款之條款及細則包括但不限於貸款金額、利率、手續費及還款期，須以本行最終批核為準。

例子 – 還款期為36個月

假設

貸款金額	：	HK$200,000
利率（每月平息）	：	0.2708%
實際年利率▲	：	6.32%
還款期（月）	：	36
每月還款額	：	HK$6,097.16

▲ 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。此實際年利率並不包括現金回贈。

還款期數	每月還款額 (HK$)	本金金額 (HK$)	利息金額 (HK$)	貸款餘額 (HK$)
1	6,097.16	5,073.69	1,023.47	194,926.31
2	6,097.16	5,099.65	997.50	189,826.66
3	6,097.16	5,125.75	971.41	184,700.91
4	6,097.16	5,151.98	945.18	179,548.93
5	6,097.16	5,178.34	918.81	174,370.59
6	6,097.16	5,204.84	892.31	169,165.75
7	6,097.16	5,231.48	865.68	163,934.27
8	6,097.16	5,258.25	838.91	158,676.02
9	6,097.16	5,285.16	812.00	153,390.87
10	6,097.16	5,312.20	784.95	148,078.66
11	6,097.16	5,339.39	757.77	142,739.28
12	6,097.16	5,366.71	730.45	137,372.57
13	6,097.16	5,394.17	702.98	131,978.39
14	6,097.16	5,421.78	675.38	126,556.62
15	6,097.16	5,449.52	647.63	121,107.09
16	6,097.16	5,477.41	619.75	115,629.68
17	6,097.16	5,505.44	591.72	110,124.24
18	6,097.16	5,533.61	563.54	104,590.63
19	6,097.16	5,561.93	535.23	99,028.70
20	6,097.16	5,590.39	506.76	93,438.31
21	6,097.16	5,619.00	478.16	87,819.31
22	6,097.16	5,647.75	449.40	82,171.56
23	6,097.16	5,676.66	420.50	76,494.90
24	6,097.16	5,705.71	391.45	70,789.19
25	6,097.16	5,734.90	362.25	65,054.29
26	6,097.16	5,764.25	332.90	59,290.04
27	6,097.16	5,793.75	303.41	53,496.29
28	6,097.16	5,823.40	273.76	47,672.89
29	6,097.16	5,853.20	243.96	41,819.70
30	6,097.16	5,883.15	214.01	35,936.55
31	6,097.16	5,913.26	183.90	30,023.29
32	6,097.16	5,943.52	153.64	24,079.78
33	6,097.16	5,973.93	123.22	18,105.84
34	6,097.16	6,004.50	92.65	12,101.34
35	6,097.16	6,035.23	61.93	6,066.11
36	6,097.16	6,066.11	31.04	0.00

提前還款小提示

1. 可以提早全數清還分期貸款金額嗎？

在提取貸款後之7個日曆日內（「7天冷靜期」），閣下可以透過本行指定的網頁（sc.com/hk/zh/earlysettlement）提交提前償還貸款申請。有關貸款的提前還款收費（「提前還款收費」）將獲豁免，但本行仍會收取於7天冷靜期內相關之貸款利息。受條款及細則約束。詳情請參閱相關7天冷靜期之條款及細則。

閣下如欲於7天冷靜期後提早清償全數（而非部分）分期貸款，必須至少提前10個營業日透過本行指定的網頁（sc.com/hk/zh/earlysettlement）提交提前償還貸款申請。閣下提早還款時，必須清償分期貸款，另加截至還款當日的所有應計而未付的利息、對本行所欠的任何款項，以及按欠款結餘2.5%計算的提前償還貸款費。

2. 提前清還私人分期貸款，是否可以節省利息開支？

當決定提前清還私人分期貸款，閣下可先向本行查詢提前清還貸款所需付之總額（包括剩餘本金、提前償還貸款費及其他費用等等）以及剩餘利息。閣下然後可比較不同的情況並細心考慮是否決定提前還款。

以旁邊的分期貸款還款說明例子作參考，假設貸款額為HK$200,000，月平息0.2708%（實際年利率為6.32%及還款期為36個月；如閣下選擇於**第15個供款月**時提前清還，閣下需要注意：

須付之總額為HK$130,384.36，當中的細分為：

A. 直至對上一次還款日期之剩餘本金
= HK$126,556.62

B. 所有應計而未付的利息及手續費
= HK$647.63 + HK$3,180.11 = HK$3,827.74

– 直至償還日之應計而未付的利息
= HK$647.63

– 提前償還貸款費
= HK$127,204.25 x 2.5% = HK$3,180.11

第16期至第36期所節省的利息開支 = HK$6,933.17

由渣打銀行（香港）有限公司刊發