

Key Facts Statement (KFS) for Revolving Credit Facility

Standard Chartered Bank (Hong Kong) Limited

Revolving Cash Card
June 2025

<p>This product is a revolving credit facility.</p> <p>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 revolving credit facility.</p> <p>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.</p>													
Interest Rates and Interest Charges													
Interest Rate (p.a.)	<p>The following interest rates (p.a.) apply to revolving credit facilities falling within the respective credit limit brackets below:</p> <table><tr><th>Credit Limit</th><th>Interest rate (p.a.)</th></tr><tr><td>HK\$5,000 and up to HK\$19,999</td><td>First 3 months: 2.10% Thereafter: 15.80%</td></tr><tr><td>HK\$20,000 and up to HK\$49,999</td><td>First 3 months: 2.10% Thereafter: 11.80%</td></tr><tr><td>HK\$50,000 and up to HK\$199,999</td><td>First 3 months: 2.10% Thereafter: 8.80%</td></tr><tr><td>HK\$200,000 and up to HK\$499,999</td><td>First 3 months: 2.10% Thereafter: 6.80%</td></tr><tr><td>HK\$500,000 or above</td><td>First 3 months: 2.10% Thereafter: 5.80%</td></tr></table> <p>The interest rate (p.a.) is the basic interest rate shown as a percentage of the credit limit over a year.</p>	Credit Limit	Interest rate (p.a.)	HK\$5,000 and up to HK\$19,999	First 3 months: 2.10% Thereafter: 15.80%	HK\$20,000 and up to HK\$49,999	First 3 months: 2.10% Thereafter: 11.80%	HK\$50,000 and up to HK\$199,999	First 3 months: 2.10% Thereafter: 8.80%	HK\$200,000 and up to HK\$499,999	First 3 months: 2.10% Thereafter: 6.80%	HK\$500,000 or above	First 3 months: 2.10% Thereafter: 5.80%
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Annualised Percentage Rate (APR)	<p>The following APRs apply to revolving credit facilities falling within the respective credit limit brackets below:</p> <table><tr><th>Credit Limit</th><th>APR (or range of APR)</th></tr><tr><td>HK\$5,000 and up to HK\$19,999</td><td>15.72% - 15.77%</td></tr><tr><td>HK\$20,000 and up to HK\$49,999</td><td>11.81%</td></tr><tr><td>HK\$50,000 and up to HK\$199,999</td><td>8.84% - 8.85%</td></tr><tr><td>HK\$200,000 and up to HK\$499,999</td><td>6.88%</td></tr><tr><td>HK\$500,000 or above</td><td>5.89%</td></tr></table> <p>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.</p>	Credit Limit	APR (or range of APR)	HK\$5,000 and up to HK\$19,999	15.72% - 15.77%	HK\$20,000 and up to HK\$49,999	11.81%	HK\$50,000 and up to HK\$199,999	8.84% - 8.85%	HK\$200,000 and up to HK\$499,999	6.88%	HK\$500,000 or above	5.89%
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Annualised Overdue / Default Interest Rate	<p>This rate will apply when you fail to pay the minimum monthly repayment on or before payment due date for 2 times or more in the past 6 months (“Relevant Event”):</p> <p>7% per annum on any outstanding balance in addition to the prevailing basic interest rate starting from the happening of the Relevant Event until the day when the Relevant Event no longer exists in Bank’s record. The default interest is calculated daily on a simple basis and charged to the account on a monthly basis.</p>												
Overlimit Interest Rate	Not applicable												
Minimum Payment	<p>The aggregate amount of the following items or HK\$50 (whichever is higher) :</p> <p>(i) total unpaid interest, fees and charges (if applicable);</p> <p>(ii) the excess amount by which the relevant statement balance exceeds the credit limit; and</p> <p>(iii) 1% of the outstanding balance excluding items (i) and (ii) above</p>												
Repayment													
Repayment Frequency	This revolving credit facility does not require periodic repayment in regular amount.												
Periodic Repayment Amount	This revolving credit facility does not require periodic repayment in regular amount.												
Total Repayment Amount	This revolving credit facility does not require periodic repayment in regular amount.												
Fees and Charges													
Handling Fee	Not applicable												
Annual Fee / Monthly Fee	1% of the credit limit per annum for the maintenance of the credit facility on the first drawdown date of the credit facility and on each anniversary of that date [#]												
Withdrawal Fee / Transaction Fee	1% of the cash withdrawal/transaction amount (minimum HK\$50) for each cash withdrawal/transaction												
Late Payment Fee and Charge	<p>If you fail to pay the minimum monthly repayment by the payment due date set out in a statement:</p> <p>HK\$100 or 8% of the Eligible Amount, whichever is higher. The Eligible Amount equals to the minimum monthly repayment minus the following items:</p> <ul style="list-style-type: none">any overlimit amount; andany payment made during the current statement cycle or amount of unpaid minimum monthly repayment of the previous statement cycle, whichever is higher. <p>If you fail to pay the minimum monthly repayment on 60 days or 90 days after the payment due date as set out in the relevant statements:</p> <p>Extra HK\$100</p>												
Overlimit Handling Fee	HK\$130 per statement cycle will be charged if your outstanding balance exceeds the credit limit at any point of time during a statement cycle.												
Returned Cheque Charge / Rejected Autopay Charge	HK\$120 per returned cheque / rejected autopay payment												
Lost Card Replacement Fee	HK\$100 per replacement of lost card												
Additional Information													
Foreign Currency Cheque	HK\$100 per cheque												
Statement Retrieval Fee	HK\$30 per copy for statement issued within the latest 2 months HK\$50 per copy for statement issued before the latest 2 months												
Credit Balance Withdrawal By Cheque or Cashier’s Order	HK\$75 per cheque / cashier’s order												
Paper Statement Fee	<p>HK\$10 per month, applicable to customers who receive any of the following paper statement(s)</p> <ul style="list-style-type: none">Consolidated Statement, Credit Card Statement, Current/Savings account Statement(s), Standard Chartered Revolving Cash Card Statement(s) AND MANHATTAN Revolving Personal Loan Statement(s) <p>Note: The fee will be waived for below customers:</p> <ul style="list-style-type: none">Customers aged below 18 or 65 and above, Customers who hold Click-a-Count, Recipients of government disability allowances/allowance for elderlies or Comprehensive Social Security Assistance												
Prepayment / Early Settlement / Redemption Fee	<p>Not applicable</p> <p>No early settlement fee is charged. You may repay your withdrawal amount anytime without any early settlement fee.</p>												
Minimum Credit Limit	HK\$5,000												

[#] For Revolving Cash Card accounts opened on or before May 2003, please call our 24-hour Customer Service Hotline at 2886 4111 for enquiry on the Annual Fee applicable to you (which may be HK\$100 or HK\$300 depending on the card type).

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!

循環貸款產品資料概要

渣打銀行 (香港) 有限公司

循環貸款卡
2025年6月

此乃循環貸款產品。

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循環貸款的最終條款。

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

年利率

以下年利率適用於屬於各自信貸額範圍內的循環貸款：

信貸額	年利率
港幣 \$5,000 至港幣 \$19,999	首3個月年利率：2.10% 其後年利率：15.80%
港幣 \$20,000 至港幣 \$49,999	首3個月年利率：2.10% 其後年利率：11.80%
港幣 \$50,000 至港幣 \$199,999	首3個月年利率：2.10% 其後年利率：8.80%
港幣 \$200,000 至港幣 \$499,999	首3個月年利率：2.10% 其後年利率：6.80%
港幣 \$500,000 或以上	首3個月年利率：2.10% 其後年利率：5.80%

年利率是按信貸額計算的年息所使用的基本利率。

實際年利率

以下實際年利率適用於屬於各自信貸額範圍內的循環貸款：

信貸額	實際年利率 (或實際年利率範圍)
港幣 \$5,000 至港幣 \$19,999	15.72% - 15.77%
港幣 \$20,000 至港幣 \$49,999	11.81%
港幣 \$50,000 至港幣 \$199,999	8.84% - 8.85%
港幣 \$200,000 至港幣 \$499,999	6.88%
港幣 \$500,000 或以上	5.89%

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。

逾期還款年化利率 / 就違約貸款收取的年化利率

此利率將在過去6個月內有2次或以上閣下未能在有關的到期繳款日或之前支付每月最低付款額（「拖欠情況」）的情況下收取：

由出現拖欠情況起直至本行之記錄再不出現該拖欠情況，向任何欠款結餘徵收適用之基本利率再額外附加年化利率7%。逾期還款利息按日以單利息基準計算，並每月從戶口中收取。

超出信用信貸額利率

不適用

最低還款額

以下項目之總額或港幣 \$50（以較高者為準）：
(i) 未付利息、費用及收費總額（如適用）；
(ii) 有關月結單結餘超過信貸額的部份；及
(iii) 不包括以上 (i) 及 (ii) 項的欠款結餘的1%。

還款

還款頻率

此循環貸款無需定期償還固定金額。

分期還款金額

此循環貸款無需定期償還固定金額。

總還款金額

此循環貸款無需定期償還固定金額。

費用及收費

手續費

不適用

年費 / 月費

根據信貸額，以每年1%計算。此為維持貸款的手續費，並將於貸款的首個提取日及其後各週年日收取[#]

提款費用 / 交易費用

每次提取或交易將收取款項的1%（最低為港幣 \$50）

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最低付款額的情況下，將收取：

港幣 \$100 或符合條件金額之8%（以較高者為準），符合條件金額相等於每月最低付款額減去下列款項：
- 任何超過信貸額銀碼；及
- 該月月結單週期內所繳付之任何費用或於上一月結單週期內尚未繳付之每月最低付款額（以較高者為準）

在閣下未有在有關的到期繳款日以後的60日或90日支付每月最低付款額的情況下，將收取：

額外港幣 \$100

超出信用額度手續費

在月結單週期內的任何時候，如閣下的欠款結餘超出貸款的信貸額，本行每月結單週期將收取港幣 \$130

退票 / 退回自動轉帳授權指示的費用

每次退票 / 退回自動轉帳授權指示時，將收取港幣 \$120

替換遺失卡的費用

每次替換已遺失的卡，將收取港幣 \$100

其他資料

外幣支票還款

每張支票將收取港幣 \$100

申領月結單副本

最近2個月內所發出之月結單：每張將收取港幣 \$30
最近2個月以前所發出之月結單：每張將收取港幣 \$50

賬戶結餘提款（以銀行支票 / 本票提取結餘款項）

每張支票 / 本票將收取港幣 \$75

郵寄月結單費用

每月港幣 \$10，只適用於收取下列任何一款紙張月結單之客戶
- 綜合月結單、信用卡月結單、支票 / 儲蓄戶口月結單、渣打「循環貸款卡」月結單及 MANHATTAN「循環錢」月結單

註：以下客戶可獲豁免收費：
- 18歲以下或65歲及以上的客戶，持有 Click-a-Count 存款戶口的客戶，領取政府傷殘津貼 / 高齡津貼人士或領取綜合社會保障援助計劃人士

提早還款 / 提前清償 / 贖回的收費

不適用
沒有提前還款收費。您可以隨時償還提款金額，而毋需支付任何提前還款收費。

最低信貸額

港幣 \$5,000

[#] 於2003年5月或之前開設之循環貸款卡客戶如欲查詢適用於閣下的年費（即年費港幣 \$100 或港幣 \$300，視乎卡種而定），請致電24小時客戶服務熱線2886 4111。

此概要之中文版本僅供參考。如中英文版本有任何不一致之處，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