

Terms and Conditions of Standard Chartered Personal Instalment Loan Top-up Service (the “Service”):

1. This Service is only applicable to account holder’s designated Standard Chartered “Personal Instalment Loan” account. Standard Chartered Bank (Hong Kong) Limited (the “Bank”) reserves the right of final approval of any application (including the Loan Amount) and is under no obligation to provide reasons for its decisions.
2. These Terms and Conditions are only applicable to clients who i) successfully apply for and drawdown a Loan Amount on existing Personal Instalment Loan Account or ii) successfully apply for a new Personal Instalment Loan and use part of the Loan Amount to fully repay an existing Personal Instalment Loan.
3. Once the application is approved, no alteration or cancellation will be accepted.
4. By making an application via Standard Chartered Loan Hotline, client is deemed to have read and accepted these Terms and Conditions herein, all Terms and Conditions stated in the Client Terms and the applicable documents referred to the Client Terms, and the Terms and Conditions of Standard Chartered Personal Instalment Loan.
5. The Bank may request supplementary documents from client for further approval.
6. You may only repay the instalment loan in full (but not part of it) early if you notify us in writing ten business days before your proposed prepayment date. If you wish to 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. We will charge you an early settlement fee of 2.5% of the outstanding balance to cover our own administration fees and other costs.
7. The Bank reserves the right to alter or terminate the offers mentioned in the promotional material and amend all Terms and Conditions at any time. In case of any disputes, the decision of the Bank shall be final.
8. The terms and conditions of the Standard Chartered Personal Instalment Loan and fees and charges (as set out in our Service Charges Booklet) shall apply to the personal loan product applied. Please contact us for more information.
9. If you do not repay any monthly instalment on or before the relevant due date:
 - a. the instalment loan plus all accrued but unpaid interest plus any other sum due to us is immediately due and payable; and
 - b. we will charge you a late payment fee of **HK\$1,000**.
10. In case of discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.

Terms and Conditions for 7-day Cooling-off Period (“7-day Cooling-off Period”)

1. Within 7 calendar days immediately following the date of drawdown of a Standard Chartered Personal Instalment Loan Top Up Service (“Loan”) (the **“7-day Cooling-off Period”**), the client may submit an early settlement request to Standard Chartered Bank (Hong Kong) Limited (the “Bank”) through our designated website (sc.com/hk/earlysettlement). While any early settlement fee in relation to the top up amount (the “Early Settlement Fee”) will be waived, interest on the Loan during the 7-day Cooling-off Period and the early settlement fee of outstanding balance of original loan will still be levied.
2. To early settle the Loan during the 7-day Cooling-off Period and enjoy waiver of the Early Settlement Fee, the client shall repay the Loan and any interests incurred in full to the Bank.
3. The client who has early settled the Loan during the 7-day Cooling-off Period will no longer be entitled to any promotional offer in relation to the Loan.
4. Each client may early settle the Loan during the 7-day Cooling-off Period and enjoy waiver of the Early Settlement Fee **ONCE ONLY** in each quarter.

渣打分期貸款加借服務（「服務」）之條款及細則：

1. 此服務只適用於指定渣打「分期貸款」戶口之戶口持有人，渣打銀行（香港）有限公司（「本行」）保留最終決定權（包括最終貸款額）而毋須提供理由。
2. 此條款及細則只適用於 i) 成功申請及以現有之分期貸款提取貸款額或 ii) 成功申請分期貸款及以部分之貸款額用作清還現有分期貸款之客戶。
3. 申請一經批核，任何更改或取消的申請概不受理。
4. 透過致電渣打貸款熱線之申請，客戶將被視為已閱讀及接納此條款及細則、所有於客戶條款所述之條款及細則、客戶條款所述之相關文件及渣打分期貸款之條款及細則。
5. 本行可能需要閣下提供額外文件以作批核。
6. 閣下如欲提早清償全數（而非部分）分期貸款，必須於閣下建議的還款日期十個營業日前書面通知本行。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。
7. 本行保留隨時更改或終止宣傳文件中所有優惠以及修訂條款及細則之權利。如有任何爭議，本行將保留最終決定權。
8. 渣打分期貸款之條款及細則及服務收費表（載於本行之服務收費一覽表）適用於閣下申請之私人貸款產品。如欲索取進一步資料，請與本行聯絡。
9. 若閣下未能在到期繳款日或之前繳付每月供款額：
 - a. 本行會即時收取貸款額、所有應計而未付的利息及對本行所欠的任何其他款項；及
 - b. 本行會收取逾期費用港幣1,000元。
10. 此條款及細則之中英文版本如有歧異，概以英文版本為準。

7天冷靜期之條款及細則（「7天冷靜期」）

1. 在提取渣打「分期貸款」加借服務（「貸款」）後之7個日曆日內（「7天冷靜期」），客戶可以透過渣打銀行（香港）有限公司（「本行」）指定的網頁(sc.com/hk/zh/earlysettlement)提交提前償還貸款申請。有關加借金額之提前還款收費（「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及原有貸款欠款結餘之提前還款收費。
2. 如欲於7天冷靜期內提早償還貸款並獲豁免提前還款收費，客戶須向本行全數償還貸款及其相關利息。
3. 於7天冷靜期內提前償還貸款的客戶不能獲享任何貸款推廣優惠。
4. 每位客戶只可於每個季度內提交7天冷靜期內之提前償還貸款申請及獲豁免其提前還款收費一次。