

press release

For Immediate Release

Standard Chartered Tax Season Personal Instalment Loan: APR from as low as 2.18%

7 November 2018, Hong Kong – For the new tax season, Standard Chartered Bank (Hong Kong) Limited (“Standard Chartered Hong Kong”) is once again offering an attractive personal instalment loan. New Priority Banking clients will receive an Annualised Percentage Rate (APR*) set at a fixed rate as low as 2.18% for a 12-month loan tenor. Clients will also get a credit report with CreditView free of charge and an additional HKD 200 cash coupon (exclusive for online application) if they apply and drawdown the tax loan on or before 31 December 2018.

The maximum amount that can be borrowed under a Tax Season Personal Instalment Loan is HK\$2,500,000, or 18 times the borrower’s monthly salary, whichever is lower. New Priority Banking clients who opt for the 24-month loan tenor will enjoy an APR* set at a fixed rate at 2.68%. Existing Priority Banking clients who take out a loan amount of HK\$1,000,000 or above can also enjoy an APR* from as low as 2.98%.

Standard Chartered Tax Season Personal Instalment Loan:

- APR as low as 2.18%* and 0% handling fee
- Maximum loan amount of HK\$2,500,000, or 18 times the borrower’s monthly salary (whichever is lower)
- Credit Report with CreditView free of charge[^]
- Exclusive offer of HKD 200 coupon for online application
- A choice of 12 or 24 months’ loan tenor

12 months’ tenor

Drawdown on or before 31 December 2018			
	New Priority Banking Clients ¹	Existing Priority Banking Clients ²	Existing Premium / Mortgage / Payroll Clients ²
Loan Amount (HK\$)	Annualised Percentage Rate* (12 months’ loan tenor)		
1,000,000 or above	2.18%	2.98%	3.12%
500,000 – 999,999		3.12%	3.56%
200,000 – 499,999		3.56%	3.84%
5,000 – 199,999		3.84%	4.18%

24 months' tenor

Drawdown on or before 31 December 2018			
	New Priority Banking Clients¹	Existing Priority Banking Clients²	Existing Premium / Mortgage / Payroll Clients²
Loan Amount (HK\$)	Annualised Percentage Rate* (24 months' loan tenor)		
1,000,000 or above	2.68%	3.48%	3.62%
500,000 – 999,999		3.62%	4.06%
200,000 – 499,999		4.06%	4.34%
5,000 – 199,999		4.34%	4.68%

*The Annualised Percentage Rate (APR) is a reference rate which includes the basic interest rate and other applicable fees and charges of a product, expressed as an annualised rate.

Promotion Period: 7 November 2018 to 31 December 2018.

▲CreditView service is also applicable for any clients complete the registration through creditview.transunion.hk/creditview/scblanding to get latest Credit Report with CreditView free of charge to them. Clients are to be bounded by Terms and Conditions for CreditView Services.

1. This offer is only applicable to new Priority Banking Clients who (a) deposit new funds of no less than HK\$1,000,000 in the Bank no less than 2 weeks from the date of sign-up so that their Total Balance at the Bank grows, and maintain their Total Balance at no less that HK\$1,000,000 until the designated date; or (b) start using the Bank's auto-payroll services within 2 months from the date of sign-up, with a monthly salary pay-in of HK\$80,000 or above.

2. This offer is only applicable to clients who are existing Priority Banking / Premium members or who use the Bank's auto-payroll services or hold a valid Mortgage Loan Account as at the date of applying for the Tax Season Personal Instalment Loan.

For further details, please visit [our website](#). Subject to relevant terms and conditions.

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Standard Chartered

We are a leading international banking group, with a presence in more than 60 of the world's most dynamic markets. Our purpose is to drive commerce and prosperity through our unique diversity, and our heritage and values are expressed in our brand promise, Here for good.

Standard Chartered PLC is listed on the London and Hong Kong Stock Exchanges as well as the Bombay and National Stock Exchanges in India.

The history of Standard Chartered in Hong Kong dates back to 1859. It is currently one of the Hong Kong SAR's three note-issuing banks. Standard Chartered incorporated its Hong Kong business on 1 July 2004, and now operates as a licensed bank in Hong Kong under the name of Standard Chartered Bank (Hong Kong) Limited, a wholly owned subsidiary of Standard Chartered PLC.

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