

## Illustrative Examples of Repayment Schedule for Instalment Loan

### Standard Chartered Bank (Hong Kong) Limited

Standard Chartered Credit Card Instalment Credit Program/  
MANHATTAN Credit Cash Instalment Program  
October 2017

**Important note:** This illustration is intended to show the apportionment of principal and handling fee for each monthly repayment of our credit card instalment loan throughout the tenor based on the Straight Line Method and assumptions as stated below. Amount of monthly repayment apportioned to handling fee 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 account. The actual repayment details such as the amount of principal and handling fee, etc. may vary. The terms and conditions of your instalment loan including but not limited to loan amount, handling fee and tenor are subject to the final approval of the Bank.

Example-24 Months Tenor:

#### Assumptions

|                                               |                |
|-----------------------------------------------|----------------|
| Instalment Amount                             | : HK\$100,000  |
| Handling Fee (Monthly Flat Rate)              | : 0.18%        |
| Annualised Percentage Rate (APR) <sup>▲</sup> | : 4.17%        |
| Tenor (Months)                                | : 24           |
| Monthly Repayment Amount                      | : HK\$4,346.67 |

| No. of Instalment | Monthly Repayment Amount (HK\$) | Principal Amount (HK\$) | Handling Fee (HK\$) | Loan Outstanding (HK\$) |
|-------------------|---------------------------------|-------------------------|---------------------|-------------------------|
| 1                 | 4,346.66                        | 4,005.53                | 341.13              | 95,994.47               |
| 2                 | 4,346.66                        | 4,019.20                | 327.46              | 91,975.27               |
| 3                 | 4,346.66                        | 4,032.91                | 313.75              | 87,942.36               |
| 4                 | 4,346.66                        | 4,046.67                | 299.99              | 83,895.69               |
| 5                 | 4,346.66                        | 4,060.47                | 286.19              | 79,835.22               |
| 6                 | 4,346.66                        | 4,074.32                | 272.34              | 75,760.90               |
| 7                 | 4,346.66                        | 4,088.22                | 258.44              | 71,672.68               |
| 8                 | 4,346.66                        | 4,102.17                | 244.49              | 67,570.51               |
| 9                 | 4,346.66                        | 4,116.16                | 230.50              | 63,454.35               |
| 10                | 4,346.66                        | 4,130.20                | 216.46              | 59,324.15               |
| 11                | 4,346.66                        | 4,144.29                | 202.37              | 55,179.86               |
| 12                | 4,346.66                        | 4,158.43                | 188.23              | 51,021.43               |
| 13                | 4,346.66                        | 4,172.62                | 174.04              | 46,848.81               |
| 14                | 4,346.66                        | 4,186.85                | 159.81              | 42,661.96               |
| 15                | 4,346.66                        | 4,201.13                | 145.53              | 38,460.83               |
| 16                | 4,346.66                        | 4,215.46                | 131.20              | 34,245.37               |
| 17                | 4,346.66                        | 4,229.84                | 116.82              | 30,015.53               |
| 18                | 4,346.66                        | 4,244.27                | 102.39              | 25,771.26               |
| 19                | 4,346.66                        | 4,258.75                | 87.91               | 21,512.51               |
| 20                | 4,346.66                        | 4,273.28                | 73.38               | 17,239.23               |
| 21                | 4,346.66                        | 4,287.86                | 58.80               | 12,951.37               |
| 22                | 4,346.66                        | 4,302.48                | 44.18               | 8,648.89                |
| 23                | 4,346.66                        | 4,317.16                | 29.50               | 4,331.73                |
| 24                | 4,346.82                        | 4,331.73                | 15.09               | 0.00                    |

## Smart tips on Early Repayment

### 1. Can I repay my credit card instalment credit amount in full early at any time?

If you choose to repay early at any time during the Instalment Period, all remaining Instalment Credit Amount and monthly handling fee of the remaining period must be repaid immediately. In addition, an administration fee equivalent to 1% of the Instalment Credit Amount or HK\$300, whichever is higher, will be charged.

### 2. Do I save handling fee expenses by making early repayment of credit card instalment credit amount?

To choose to make the early repayment, you should first check with us about the total amount involved in early repayment (including remaining instalment credit amount, administration fee and other fees, etc.) and the amount of monthly handling fee of the remaining period. 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 credit card instalment loan amount is HK\$100,000 with 0.18% monthly handling fee (Annualised Percentage Rate is 4.17%) and a 24-month instalment period. If you wish to repay the credit card instalment loan in full on the **20<sup>th</sup> month**, you should note:

Total amount needed to pay is HK\$22,733.46 with the following breakdown:

- |                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>A. Loan outstanding as of the last instalment due date<br/>= HK\$21,512.51</p> <p>B. Monthly handling fee of remaining period and administration fee<br/>= HK\$220.95 + HK\$1,000.00 = HK\$1,220.95</p> <p>– Unpaid monthly handling fee of remaining period<br/>= HK\$220.95</p> <p>– Administration fee<br/>= HK\$100,000 x 1% = HK\$1,000.00</p> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

<sup>▲</sup> 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.



## 分期貸款還款說明例子 渣打銀行(香港)有限公司

渣打信用卡「兌現分期」計劃/  
MANHATTAN「信用額自由使」兌現分期計劃  
2017年10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信用卡分期貸款在整段還款期內每筆每月還款中的本金與手續費分佈。分攤之手續費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，並不反映閣下之戶口實際還款過程。實際還款詳情如本金金額和手續費等可能有所偏差。分期貸款之條款及細則包括但不限於貸款金額、手續費及還款期，須以本行最終批核為準。

例子 — 還款期為24個月

### 假設

兌現金額：HK\$100,000  
手續費(每月平息)：0.18%  
實際年利率<sup>▲</sup>：4.17%  
還款期(月)：24  
每月還款額：HK\$4,346.67

| 還款期數 | 每月還款額<br>(HK\$) | 本金金額<br>(HK\$) | 手續費<br>(HK\$) | 貸款餘額<br>(HK\$) |
|------|-----------------|----------------|---------------|----------------|
| 1    | 4,346.66        | 4,005.53       | 341.13        | 95,994.47      |
| 2    | 4,346.66        | 4,019.20       | 327.46        | 91,975.27      |
| 3    | 4,346.66        | 4,032.91       | 313.75        | 87,942.36      |
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| 23   | 4,346.66        | 4,317.16       | 29.50         | 4,331.73       |
| 24   | 4,346.82        | 4,331.73       | 15.09         | 0.00           |

## 提前還款小提示

### 1. 可以提早全數清還信用卡兌現金額嗎？

若果客戶要求提早還款，則餘下之兌現金額及全期手續費(即餘下期數之每月手續費)須立即全數繳付。此外，本行須收取相等於批核之兌現金額1%或最少為港幣300元(以較高者為準)作為行政費用。

### 2. 提前清還信用卡兌現金額，是否可以節省手續費開支？

當決定提前清還信用卡兌現金額，閣下可先向本行查詢提前清還信用卡兌現金額所須付之總額(包括餘下之兌現金額、行政費及其他費用等等)以及全期手續費(即餘下期數之每月手續費)。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。

以旁邊的信用卡兌現金額還款說明例子作參考，假設兌現金額為HK\$100,000，每月手續費0.18%(實際年利率為4.17%)及還款期為24個月；如閣下選擇於**第20個供款月**時提前清還，閣下需要注意：

須付之總額為HK\$22,733.46，當中的細分為：

- A. 直至對上一次還款日期之餘下兌現金額  
= HK\$21,512.51

B. 所有餘下期數的每月手續費和行政費用  
= HK\$220.95 + HK\$1,000.00 = HK\$1,220.95

– 直至償還日之餘下期數的每月手續費  
= HK\$220.95

– 行政費用  
= HK\$100,000 x 1% = HK\$1,000.00

<sup>▲</sup> 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。