

## 渣打信用卡兌現分期計劃小提示

### Smart Tips for Standard Chartered Credit Card Instalment Credit Program

- 1** 列印於宣傳單張/申請表格上的可動用兌現金額是什麼?這就是最終批核之金額嗎?  
What is the available Instalment Credit Amount pre-printed on the direct marketing materials/application form? Is it equal to the final approval amount?
- 回答: 可動用之兌現金額包括已列印在宣傳單張上之特選信用卡(「特選信用卡」)的可動用信用額及可提升之信用額(如適用)。最終批核之兌現金額基於本行審批期間閣下之申請時閣下的信用卡賬戶之狀況而定。經審批後本行有權決定閣下之兌現金額、拒絕閣下之兌現分期申請及/或提升閣下現時之信用額。
- ANSWER: The available Instalment Credit amount indicates the amount of Instalment Credit available and such amount is derived with reference to, where applicable, the available credit limit plus the amount eligible for Credit Limit Increase of the designated credit card ("Designated Credit Card(s)"). The approval of the Instalment Credit Amount is subject to the current status of the credit card account during the period when such application is being considered by the Bank. The Bank has the sole discretion to determine the Instalment Credit Amount to be approved, reject the application and/or increase the credit limit.
- 2** 兌現金額可以用作清還同一個持卡人任何渣打或MANHATTAN信用卡之結欠嗎?  
Can the Instalment Credit Amount be used for the repayment of the credit card outstanding balance of any of the Standard Chartered Credit Card or MANHATTAN Credit Card under the same Cardholder?
- 回答: 不可以, 根據本行之政策, 成功批核之兌現金額不能用作清還任何渣打信用卡或MANHATTAN信用卡之結欠。如客戶以兌現金額清還信用卡結欠, 本行將保留權利終止有關之優惠。而兌現金額將當作現金透支處理及須繳付現金透支之財務費用。
- ANSWER: No. According to the policy adopted by the Bank, the approved Instalment Credit Amount cannot be used for the repayment of the credit card outstanding balance of any of the Standard Chartered Credit Card or MANHATTAN Credit Card. If the Instalment Credit Amount is used to repay the card outstanding balance, the Bank reserves the right to terminate the promotional offer and the Instalment Credit Amount would be treated as Cash advance.
- 3** 可以提早全數清還兌現金額嗎?  
Can I repay my Instalment Credit Amount in full early at any time?
- 回答: 客戶於第一期兌現金額誌賬之7個日曆日後不可要求更改或取消兌現分期計劃, 若果客戶要求提早還款或取消本計劃之渣打信用卡戶口, 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, 銀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, 直接由兌現分期戶口內扣除。
- 例子: 假設兌現金額為HK\$10,000, 兌現金額之每月手續費0.25%, 分期48個月。客戶於第30個供款月後選擇提早還款, 客戶須付餘下之本金HK\$4,017.15及餘下之每月手續費HK\$182.95 (詳情客戶可參考確認信之「兌現分期」計劃供款表), 同時須付1%的行政費用為HK\$10,000 x 1% = HK\$100或HK\$300以較高者為準即HK\$300。以上例子只為註釋作用。
- ANSWER: After the 7 calendar days from the first instalment posted, no alteration of the Instalment Credit arrangement or cancellation of the application will be accepted. If you choose to repay early at any time during the Instalment Period or the designated Credit Card Account participating in the Program is cancelled due to whatever reason, 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 debited from the Instalment Credit account.
- For example, assuming the Instalment Credit Amount is HK\$10,000 and is granted to you with 0.25% monthly handling fee and a 48-month instalment period. If you repay the Instalment Credit Amount outstanding after the 30<sup>th</sup> month, you shall be liable to pay the Instalment Credit Amount outstanding HK\$4,017.15 and monthly handling fee for the remaining period HK\$182.95 (You could refer to the monthly repayment table in the Confirmation Letter for details), plus an administration fee of HK\$10,000 x 1% = HK\$100, or HK\$300 whichever is higher = HK\$300. The above example is for indication purposes only.
- 4** 兌現分期會否影響我的信用卡簽賬/信用額?  
Does the Instalment Credit affect my credit card limit or spending?
- 回答: 兌現分期是將未動用之信用額轉做一個現金兌現之安排, 讓客戶能透過隨意運用信用額, 靈活地調動資金來應付日常需要。而該信用卡的信用額將隨著客戶每月償還款項而逐步回升。
- ANSWER: The Instalment Credit program converts your un-used credit card limit into cash. Client can enjoy the financial flexibility to fulfill your daily needs by making use of any of the credit limit. The credit limit of your Credit Card will be restored with reference to the monthly repayment made.
- 5** 如何得知每月之還款額是多少?  
How do I know the monthly repayment amount?
- 回答: 每月還款額(包括每期本金金額及手續費)會列印於確認信中。而本行是根據直線法計算每月還款中本金與手續費之分佈, 詳情請參考確認信之「兌現分期」計劃供款表。而每一分期款項將會記入閣下之信用卡月結單上。
- ANSWER: The monthly repayment amount (including the principal amount and the handling fee across the tenor) will be printed on the confirmation letter. The apportionment of principal and handling fee is calculated based on the Straight Line Method, please refer to the monthly repayment table in the Confirmation Letter for details. The instalment amount for each month will be shown on your credit card statement accordingly.

**6****逾期還款會怎樣？****What is the consequence for late payment?**

**回答：** 客戶可以根據信用卡月結單上顯示之最低付款額繳款作每月最低付款。假設客戶月結單並無零售簽賬或其他費用，**最低付款額為當期尚欠每月本金及當月之每月手續費或最低付款額：HK\$220，以較高者為準。**

若於月結單指定的繳款日期或以前未能支付月結單上顯示的該月月結單總結欠，本行將會按銀行協議的規定收取現金透支財務費用。例子：

- 兌現金額為**HK\$120,000**；
- 分期付款期為**12**個月；
- 每月手續費為兌現金額的**1%**；
- 該特選信用卡並沒有其他由現金透支或零售簽賬產生的自動收費。

月結單總結欠(即最低付款額)應為每月還款額：即**HK\$11,200**(每月還款中本金與手續費之分佈是根據直線法計算所得，詳情客戶可參考確認信之「兌現分期」計劃供款表)。若客戶於月結單指定的繳款日期或以前未能支付月結單總結欠(即最低付款額)，除了該月餘下月結單總結欠之現金透支財務費用外，客戶還需繳付該月餘下月結單總結欠之拖欠費用及逾期費用。以上例子只為註釋作用。有關財務費用、拖欠費用及逾期費用，請參照銀行協議。

**ANSWER:** As you wish, you may follow the minimum payment amount of credit card statement to fulfill the minimum payment requirement. For example if you do not have any retail purchase or other fees and charges in your credit card statement, **your minimum payment will be the monthly principal plus monthly handling fee or minimum payment: HK\$220, whichever amount is higher.**

The finance charge for cash advance under banking agreement will apply if the Statement Balance for the month shown in the Statement is not paid in full on or before the Payment Due Date specified in the Statement. For example:

- Instalment Credit Amount: **HK\$120,000**;
- Instalment period: **12** months;
- Monthly handling fee: **1%** of the Instalment Credit Amount;
- The Designated Credit Card does not have other Voluntary Charges such as cash advances or retail purchases,

the Statement Balance (Minimum Payment Due) for the month will be equal to the monthly repayment amount, which is **HK\$11,200** (The apportionment of principal and handling fee is calculated based on the Straight Line Method. For details, you could refer to the monthly repayment table in the Confirmation Letter). **If the Statement Balance (Minimum Payment Due) is not paid in full on or before the Payment Due Date, in addition to the finance charge for cash advance on the outstanding Statement Balance for the month, you shall also be liable to pay a default charge and a late charge on the outstanding Statement Balance for the month. The above example is for indication purposes only. Please refer to the banking agreement for details of finance charge, default charge and late charge.**

**7****申請兌現分期時我的信用卡之信用額會被提升嗎？****Will my credit card limit be increased when applying Instalment Credit Program?**

**回答：** 若客戶之特選信用卡可用信用額不足，**本行在得到客戶同意下，視乎有關信用卡賬戶之狀況而安排提升客戶之信用額及/或調動客戶其他信用卡之可調動信用額(「調動信用額」)**。可調動之信用額為港幣1,000元之倍數。信用額轉移或信用額提升之申請一經確定，有關信用卡之信用額將不能自動還原至原先之信用額。兌現金額一經批核，閣下之特選信用卡之新信用額將於批核確認信內列明。

**ANSWER:** If you do not have sufficient credit limit in the Designated Credit Card, **the Bank may, subject to your consent, increase your credit limit of the Designated Credit Card** and/or perform Line Transfer subject to credit status checking of respective credit card accounts upon your request. The Line Transfer amount should be in the multiple of HK\$1,000. If Line Transfer or credit limit increase is performed, regardless of the approval status of the Instalment Credit application, the credit limit of the Designated Credit Card(s) cannot be resumed automatically to their original credit limit upon the confirmation of Line Transfer or credit limit increase. After approval of Instalment Credit Amount, the new credit limit of your Designated Credit Card(s) will be stated in approval confirmation letter.

**8****什麼是7天信心保證服務？****What are the details of 7-day Service Pledge?**

**回答：** 1. 7天信心保證服務適用於客戶成功申請兌現分期計劃，並於兌現金額誌賬後之7個日曆日內提早償還全數兌現金額。2. **任何申請7天信心保證服務之客戶必須於第一期兌現金額誌賬後之7個日曆日內親自聯絡客戶服務熱線2886 4111遞交提早償還申請及償還全數兌現金額。**如該申請獲本行成功批核，本行可全權決定豁免有關客戶須就兌現金額而繳交之餘下期數之每月手續費、相等於原有的兌現金額(客戶在申請成功後提取的金額)之**1%**或**HK\$300**(以較高者為準)之行政費用，及一次性申請手續費(如適用)。3. **於「兌現分期」計劃下，客戶只可提交7天信心保證服務申請一次。**4. 本行保留隨時更改或終止本宣傳文件中所有有關優惠以及修訂以上條款及細則之權利。就此推廣如有任何爭議，本行將保留一切最終決定權。

**ANSWER:** 1. The 7-day Service Pledge may be applicable to you if your application for Instalment Credit is successful and subsequently repay the Instalment Credit amount outstanding in full within 7 calendar days after the post date of the Instalment Credit amount. 2. **Any application for the 7-day Service Pledge has to be made through our Customer Service Hotline at 2886 4111 by you personally.** Subject to our sole discretion for approving of such application, provided that you repay the Instalment Credit amount in full within 7 calendar days from the first instalment posted, we agree to waive the monthly handling fee of the remaining instalment period, the administration fee equivalent to **1%** of the Instalment Credit amount or **HK\$300**, whichever is higher, and the one-off application fee where applicable. 3. **Application for the 7-day Service Pledge may only be made once per Instalment Credit amount approved.** 4. The Bank reserves the right to alter or terminate the above offers and amend any of the above terms and conditions from time to time. For any and all matters or disputes regarding the above, the Bank's decision shall be final and binding.

## MANHATTAN信用額自由使兌現分期計劃小提示 Smart Tips for MANHATTAN Credit Cash Instalment Program

- 1** 列印於宣傳單張/申請表格上的可動用兌現金額是什麼?這就是最終批核之金額嗎?  
What is the available Credit Cash Amount pre-printed on the direct marketing materials/application form? Is it equal to the final approval amount?
- 回答:** 可動用之兌現金額包括已列印在宣傳單張上之特選信用卡(「特選信用卡」)的可動用信用額及可提升之信用額(如適用)。最終批核之兌現金額基於本行審批期間閣下之申請時閣下的信用卡賬戶之狀況而定。經審批後本行有權決定閣下之兌現金額、拒絕閣下之兌現分期申請及/或提升閣下現時之信用額。
- ANSWER:** The available Credit Cash amount indicates the amount of Credit Cash available and such amount is derived with reference to, where applicable, the available credit limit plus the amount eligible for Credit Limit Increase of the designated credit card ("Designated Credit Card(s)"). The approval of the Credit Cash Amount is subject to the current status of the credit card account during the period when such application is being considered by the Bank. The Bank has the sole discretion to determine the Credit Cash Amount to be approved, reject the application and/or increase the credit limit.
- 2** 兌現金額可以用作清還同一個持卡人任何渣打或MANHATTAN信用卡之結欠嗎?  
Can the Credit Cash Amount be used for the repayment of the credit card outstanding balance of any of the Standard Chartered Credit Card or MANHATTAN Credit Card under the same Cardholder?
- 回答:** 不可以。根據本行之政策,成功批核之兌現金額不能用作清還任何渣打信用卡或MANHATTAN信用卡之結欠。如客戶以兌現金額清還信用卡結欠,本行將保留權利終止有關之優惠。而兌現金額將當作現金透支處理及須繳付現金透支之財務費用。
- ANSWER:** No. According to the policy adopted by the Bank, the approved Credit Cash Amount cannot be used for the repayment of the credit card outstanding balance of any of the Standard Chartered Credit Card or MANHATTAN Credit Card. **If the Credit Cash Amount is used to repay the card outstanding balance, the Bank reserves the right to terminate the promotional offer and the Credit Cash Amount would be treated as Cash advance.**
- 3** 可以提早全數清還兌現金額嗎?  
Can I repay my Credit Cash Amount in full early at any time?
- 回答:** 客戶於第一期兌現金額誌賬之7個日曆日後不可要求更改或取消兌現分期計劃, **若果客戶要求提早還款或取消本計劃之MANHATTAN信用卡戶口,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,銀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,直接由兌現分期戶口內扣除。**
- 例子:** 假設兌現金額為HK\$10,000,兌現金額之每月手續費0.25%,分期48個月。客戶於第30個供款月後選擇提早還款,客戶須付餘下之本金HK\$4,017.15及餘下之每月手續費HK\$182.95(詳情客戶可參考確認信之「兌現分期」計劃供款表),同時須付1%的行政費用為HK\$10,000 x 1% = HK\$100或HK\$300以較高者為準即HK\$300。以上例子只為註釋作用。
- ANSWER:** After the 7 calendar days from the first instalment posted, no alteration of the Credit Cash arrangement or cancellation of the application will be accepted. **If you choose to repay early at any time during the Instalment Period or the designated Credit Card Account participating in the Program is cancelled due to whatever reason, all remaining Credit Cash Amount and monthly handling fee of the remaining period must be repaid immediately. In addition, an administration fee equivalent to 1% of the Credit Cash Amount or HK\$300, whichever is higher, will be debited from the Credit Cash account.**
- For example, assuming the Instalment Credit Amount is HK\$10,000 and is granted to you with 0.25% monthly handling fee and a 48-month instalment period. If you repay the Instalment Credit Amount outstanding after the 30<sup>th</sup> month, you shall be liable to pay the Instalment Credit Amount outstanding HK\$4,017.15 and monthly handling fee for the remaining period HK\$182.95 (You could refer to the monthly repayment table in the Confirmation Letter for details), plus an administration fee of HK\$10,000 x 1% = HK\$100, or HK\$300 whichever is higher = HK\$300. The above example is for indication purposes only.**
- 4** 兌現分期會否影響我的信用卡簽賬/信用額?  
Does the Credit Cash affect my credit card limit or spending?
- 回答:** 兌現分期是將未動用之信用額轉做一個現金兌現之安排,讓客戶能透過隨意運用信用額,靈活地調動資金來應付日常需要。而該信用卡的信用額將隨著客戶每月償還款項而逐步回升。
- ANSWER:** The Credit Cash program converts your un-used credit card limit into cash. Client can enjoy the financial flexibility to fulfill your daily needs by making use of any of the credit limit. The credit limit of your Credit Card will be restored with reference to the monthly repayment made.
- 5** 如何得知每月之還款額是多少?  
How do I know the monthly repayment amount?
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**回答：** 客戶可以根據信用卡月結單上顯示之最低付款額繳款作每月最低付款。假設客戶月結單並無零售簽賬或其他費用，最低付款額為當期尚欠每月本金及當月之每月手續費或最低付款額：HK\$220，以較高者為準。

若於月結單指定的繳款日期或以前未能支付月結單上顯示的該月月結單總結欠，本行將會按銀行協議的規定收取現金透支財務費用。例子：

- 兌現金額為**HK\$120,000**；
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**ANSWER:** As you wish, you may follow the minimum payment amount of credit card statement to fulfill the minimum payment requirement. For example if you do not have any retail purchase or other fees and charges in your credit card statement, **your minimum payment will be the monthly principal plus monthly handling fee or minimum payment: HK\$220, whichever amount is higher.**

The finance charge for cash advance under banking agreement will apply if the Statement Balance for the month shown in the Statement is not paid in full on or before the Payment Due Date specified in the Statement. For example:

- Credit Cash Amount: **HK\$120,000**;
- Instalment period: **12** months;
- Monthly handling fee: **1%** of the Credit Cash Amount;
- The Designated Credit Card does not have other Voluntary Charges such as cash advances or retail purchases,

the Statement Balance (Minimum Payment Due) for the month will be equal to the monthly repayment amount, which is **HK\$11,200** (The apportionment of principal and handling fee is calculated based on the Straight Line Method. For details, you could refer to the monthly repayment table in the Confirmation Letter). **If the Statement Balance (Minimum Payment Due) is not paid in full on or before the Payment Due Date, in addition to the finance charge for cash advance on the outstanding Statement Balance for the month, you shall also be liable to pay a default charge and a late charge on the outstanding Statement Balance for the month. The above example is for indication purposes only. Please refer to the banking agreement for details of finance charge, default charge and late charge.**

**7****申請兌現分期時我的信用卡之信用額會被提升嗎？****Will my credit card limit be increased when applying Credit Cash Instalment Program?**

**回答：** 若客戶之特選信用卡可用信用額不足，本行在得到客戶同意下，視乎有關信用卡賬戶之狀況而安排提升客戶之信用額及/或調動客戶其他信用卡之可調動信用額(「調動信用額」)。可調動之信用額為港幣1,000元之倍數。信用額轉移或信用額提升之申請一經確定，有關信用卡之信用額將不能自動還原至原先之信用額。兌現金額一經批核，閣下之特選信用卡之新信用額將於批核確認信內列明。

**ANSWER:** If you do not have sufficient credit limit in the Designated Credit Card, **the Bank may, subject to your consent, increase your credit limit of the Designated Credit Card** and/or perform Line Transfer subject to credit status checking of respective credit card accounts upon your request. The Line Transfer amount should be in the multiple of HK\$1,000. If Line Transfer or credit limit increase is performed, regardless of the approval status of the "Credit Cash" application, the credit limit of the Designated Credit Card(s) cannot be resumed automatically to their original credit limit upon the confirmation of Line Transfer or credit limit increase. After approval of Credit Cash Amount, the new credit limit of your Designated Credit Card(s) will be stated in approval confirmation letter.

**8****什麼是7天信心保證服務？****What are the details of 7-day Service Pledge?**

**回答：** 1. 7天信心保證服務適用於客戶成功申請兌現分期計劃，並於兌現金額誌賬後之7個日曆日內提早償還全數兌現金額。2. **任何申請7天信心保證服務之客戶必須於第一期兌現金額誌賬後之7個日曆日內親自聯絡客戶服務熱線2881 0888遞交提早償還申請及償還全數兌現金額。**如該申請獲本行成功批核，本行可全權決定豁免有關客戶須就兌現金額而繳交之餘下期數之每月手續費、相等於原有的兌現金額(客戶在申請成功後提取的金額)之**1%或HK\$300**(以較高者為準)之行政費用，及一次性申請手續費(如適用)。3. 於「兌現分期」計劃下，客戶只可提交**7天信心保證服務申請一次**。4. 本行保留隨時更改或終止本宣傳文件中所有有關優惠以及修訂以上條款及細則之權利。就此推廣如有任何爭議，本行將保留一切最終決定權。

**ANSWER:** 1. The 7-day Service Pledge may be applicable to you if your application for Credit Cash is successful and subsequently repay the Credit Cash amount outstanding in full within 7 calendar days after the post date of the Credit Cash amount. 2. **Any application for the 7-day Service Pledge has to be made through our Customer Service Hotline at 2881 0888 by you personally.** Subject to our sole discretion for approving of such application, provided that you repay the Credit Cash amount in full within 7 calendar days from the first instalment posted, we agree to waive the monthly handling fee of the remaining instalment period, the administration fee equivalent to **1%** of the Credit Cash amount or **HK\$300**, whichever is higher, and the one-off application fee where applicable. 3. **Application for the 7-day Service Pledge may only be made once per Credit Cash amount approved.** 4. The Bank reserves the right to alter or terminate the above offers and amend any of the above terms and conditions from time to time. For any and all matters or disputes regarding the above, the Bank's decision shall be final and binding.