standard chartered

Terms and Conditions of Standard Chartered Credit Card Instalment Credit Program and Standard Chartered Credit-to-Cash Preferential Annual Rate Program (applicable to program opened on and after 28 February 2022):

A. General Terms and Conditions:

1. The Bank reserves the right to vary or modify any of the Terms and Conditions. In case of any dispute, the decision of the Bank shall be final.
2. Cardholder confirms that no Credit Card under his/her name issued by any financial institutions has been cancelled due to default in payments, and there is no current overdue payment exceeding 1 month in respect of his/her loan indebtedness (including Credit Card and any unsecured loans) with other financial institutions. Cardholder further confirms that no bankruptcy order has ever been made against him/her and he/she is not in the process of petitioning for bankruptcy nor has any intention to do so.
3. The Cardholder understands and agrees that for the purposes of review of his/her existing credit facilities, the Bank may access data of the Cardholder held with a credit reference agency in accordance with the provisions of the Code of Practice on Consumer Credit Data. (Applicable to employee of the Bank only) The Cardholder authorizes the Bank to retrieve his/her employment information in the Bank's record (including his/her salary information) and use the same for the purpose of credit assessment and processing his/her application(s) for the Loan.
4. These Terms and Conditions of the Instalment Credit Program and the Credit-to-Cash Preferential Annual Rate Program shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People's Republic of China.
5. If there is any inconsistency or conflict between English and Chinese versions, the English version shall prevail.

B. Common Terms and Conditions of Standard Chartered Credit Card Instalment Credit Program and Standard Chartered Credit-to-Cash Preferential Annual Rate Program:

1. By applying to participate the Instalment Credit Program or the Credit-to-Cash Preferential Annual Rate Program in writing or by telephone, Cardholders are deemed to have accepted all Terms and Conditions set out in this promotional letter, as well as all Terms and Conditions stated in the Client Terms and the applicable documents referred to in Part A of our Client Terms ("banking agreement").
2. The Instalment Credit Program offer and the Credit-to-Cash Preferential Annual Rate Program offer are only applicable to the designated Standard Chartered Credit Card Account specified on the application form.
3. No 360° Rewards Points will be granted under the Instalment Credit Program and the Credit-to-Cash Preferential Annual Rate Program.
4. The Instalment Credit amount and the Credit-to-Cash amount applied for should be in multiple of HKD100.
5. The designated bank may deduct a handling charge for local telegraphic transfer from the cardholder's account (except Standard Chartered account).
6. The Bank has the absolute right to approve or decline application for Instalment Credit Program and Credit-to-Cash Preferential Annual Rate Program in accordance to the credit policies adopted by the Bank from time to time, and the Bank has the sole discretion to determine the Instalment Credit and the Credit-to-Cash amount. The Bank is not obliged to provide reasons for declined applications. A notification letter will be sent to the Cardholder advising him/her the approval result and final approved amount.

C. Additional Terms and Conditions of Standard Chartered Credit Card Instalment Credit Program:

1. The cash amount transferred from the credit limit of the Cardholder's relevant credit card account under the Instalment Credit Program is referred to Instalment Credit amount. Upon approval of your application, the Instalment Credit amount and any applicable fee(s) and/or handling fees as described in Clause 5 below will be deducted from the available credit limit of your designated Standard Chartered Credit Card Account. The credit limit will be restored upon monthly repayment.
2. Cardholder can make multiple applications during the promotional period. However, the total Instalment Credit amount and any applicable fee(s) and/or handling fees as described in Clause 5 below must not exceed your eligible Instalment Credit amount pre-printed on the promotional materials (if any).
3. The first Instalment Amount and any applicable fee(s) and/or handling fees as described in Clause 5 below will be billed on the transaction date as shown in the coming statement which is the approval date of the Instalment Credit amount.
4. (a) The Instalment Amount in relation to Instalment Credit Program is the amount payable by the Cardholder to the Bank in each month over the Instalment Period and is calculated by dividing the Instalment Credit amount by the number of months in the Instalment Period plus the Monthly handling fee (if applicable). (b) Each Instalment Amount will be charged to the Card Account as a billable item under an additional service applied by the Cardholder and be shown as a cash advance in a Statement. Each Instalment Amount shall be payable by the Cardholder monthly under the Minimum Payment Due in accordance with the terms of banking agreement. The late charge and/or finance charge under banking agreement will apply if Minimum Payment Due or the Statement Balance shown in the Statement is not paid in full on or before the Payment Due Date specified in the Statement. (c) The number of instalments, the Instalment Amount and the Instalment Period cannot be altered without Bank's consent. (d) The Instalment Credit amount is not a cash advance nor a retail purchase transaction made using the designated credit card(s).
5. **(a) Upon the Bank's approval of the application, (i) an application fee determined and notified by the Bank from time to time will be charged to the Card Account on a lump sum basis (the Application Fee); handling fee determined and notified by the Bank from time to time will be charged to the Card Account on a monthly basis during the Instalment Period (each a Monthly handling fee, and collectively the handling fee). The Bank reserves the right to alter both charges from time to time without further notice; or (ii) an application fee as well as a handling fee determined and notified by the Bank from time to time will be charged to the Card Account on a lump sum basis (the One-off Handling Fee). (b) Any applicable fee(s) and/or handling fees charged to the Card Account as described in sub-clause (a) of this clause will be treated in the same way as an Involuntary Charge, and will be shown in a Statement and be payable by the Cardholder as such in accordance with the terms of banking agreement.**
6. (a) The Bank may at any time at its sole discretion terminate or suspend (for so long as the Bank thinks fit) the Instalment Credit Program in respect of a Card Account by notice to the relevant Cardholder. (b) Notwithstanding anything contained in banking agreement, these Terms and Conditions or any other document, the Bank will at all times have the right at its sole discretion (i) at any time to charge the Card Account, the aggregate of all remaining Instalment Amounts and any applicable fee(s) and/or handling fees as described in Clause 5 above not previously so charged, or the full Instalment Credit amount and any applicable fee(s) and/or handling fees as described in Clause 5 above where an application has been approved but not yet charged to the Card Account, and/or (ii) to demand immediate payment of all sums payable pursuant to the Instalment Credit by Instalment Credit Program which are set out in these Terms and Conditions, whether or not already reflected in a Statement or due and payable at the date of the demand. (c) In particular (but without limiting the overriding nature of its right) the Bank may exercise its right under sub-clause (b) if (i) the Card Account is cancelled or terminated (or notice of cancellation or termination has been given) by the Cardholder or the Bank for whatever reason; (ii) the Cardholder defaults in the payment of any amounts due under banking agreement or these Terms and Conditions; (iii) the Cardholder breaches any other provision of banking agreement or these Terms and Conditions; (iv) the Cardholder is deceased, or a bankruptcy petition is presented in relation to the Cardholder, or the Cardholder is unable to pay his debts as they fall due; or (v) the Bank exercises its right under sub-clause (a).
7. **(a) The Cardholder may at any time during an Instalment Period repay all Instalment Amount and any applicable fee(s) and/or handling fees payable over the remaining Instalment Period but not yet charged to the Card Account subject to payment of an administration fee equivalent to 1% of the original Instalment Credit amount (the amount which the Cardholder withdrew upon successful application of Instalment Credit Program) or HKD300, whichever is higher, will be charged directly to your Standard Chartered Credit Card account.** (b) The Cardholder shall give the Bank notice at least 5 working days in advance of his intention to make early repayment. Once given, such notice will not be revocable without the Bank's prior consent. Partial early repayment will not be accepted. (c) On receipt of an early repayment notice, the Bank will charge to the Card Account the Instalment Amount to be repaid, any applicable fee(s) and/or handling fees as described in Clause 5 above and the administration fee as described in sub-clause (a). Such amounts will be shown in a Statement and be payable as Voluntary Charge(s) and as Involuntary Charge(s) respectively.

D. Additional Terms and Conditions of Standard Chartered Credit-to-Cash Preferential Annual Rate Program:

1. For Cardholders who apply Credit-to-Cash Preferential Annual Rate Program, please call the application hotline 183 6336 to get the details of their personalized offer.
2. The transaction type of Credit-to-Cash is cash advance. Upon approval of your application, your available credit limit will be deducted from your designated Standard Chartered Credit Card Account accordingly.
3. Cardholder can make multiple applications during the promotional period.
4. **If the Cardholder fails to pay on or before the relevant due date any Minimum Payment Due specified in any statement issued during the Preferential Interest Rate Period, apart from the fees and charges as set out in the Credit Card Terms, you will also be subject to the prevailing interest, fees and charges (including but not limited to finance charge for cash advance, late charge and default rate) as specified in the Service Charges Booklet for all of your outstanding amount owed to us under Credit-to-Cash Preferential Annual Rate Program from the day following the relevant due date until the date of payment of the amount in full. The Credit-to-Cash Preferential Annual Rate Program may be terminated at the sole discretion of the Bank.**
5. **Upon approval of Credit-to-Cash Preferential Annual Rate Program, (a) Interest-free period will cease to be applicable to all outstanding balance and new spending under the Card Account. (b) The Bank is entitled to apply finance charge for purchase and/or cash advance on all outstanding balance and new spending (except your outstanding amount owed to us under Credit-to-Cash Preferential Annual Rate Program) as notified by the Bank from time to time for the respective Standard Chartered Credit Card.**
6. The approved "Credit-to-Cash" amount cannot be used for the repayment of the credit card outstanding balance of Standard Chartered Credit Card or MANHATTAN Credit Card ("Card Outstanding Balance"). If the "Credit-to-Cash" amount is used to repay the Card Outstanding Balance, the Bank reserves the right to terminate the program offer and the "Credit-to-Cash" amount would be treated as Cash Advance. For the terms and conditions of Cash Advance, please refer to the terms of banking agreement or contact our branch staff for details.
7. If a Cardholder has arranged full payment instruction of Direct Debit Authorization, the Cardholder should re-arrange payment instructions by calling our Standard Chartered Customer Service Hotline at 2886 4111, otherwise, the full amount of the "New Balance" (including full amount of Credit-to-Cash) as set out on the respective monthly statement will be automatically settled on the respective Payment Due Date as usual.
8. Interest for the "Credit-to-Cash" amount will be charged at the promotional rate from the date when your application for this Program is approved till the end of the Preferential Interest Rate Period. The Prevailing Interest Rate for cash advance will be applied to the outstanding "Credit-to-Cash" amount thereafter. During the Preferential Interest Rate Period, notification on adjustment of Prevailing Interest Rate for cash advance may be sent to you from time to time and is for your reference only.

Issued by Standard Chartered Bank (Hong Kong) Limited

DACTC_SCB (03/2022)

standard chartered
渣打銀行

渣打信用卡「兌現分期」計劃及渣打「兌現年息優惠」計劃之條款及細則（適用於2022年2月28日或以後開設的計劃）：

A. 一般條款及細則：

1. 本行保留更改或修訂條款及細則之權利。如有任何爭議，本行保留一切最終決定權。
2. 客戶確認其名下之由任何金融機構發出之信用卡從沒有因為欠賬而被取消，並確認其現於其他金融機構之貸款（包括信用卡及所有無抵押貸款）並沒有逾期繳款超過一個月。客戶進一步確認其從沒有被頒佈破產令，亦沒有向法院申請破產或意圖申請破產。
3. 客戶明白及同意本行有權在檢討閣下現有借貸的情況下，根據個人信貸資料實務守則之條款及細則向信貸資料服務機構提取有關客戶的資料。
（只適用於本行僱員）客戶授權本行使用客戶之僱員資料（當中包括客戶的薪金資料）以用作審批是次申請之用。
4. 所有有關「兌現分期」計劃及「兌現年息優惠」計劃之條款及細則均根據中華人民共和國香港特別行政區法例詮釋並受香港法庭之管轄。
5. 中英文版之內容如有歧義，概以英文版為準。

B. 渣打信用卡「兌現分期」計劃及渣打「兌現年息優惠」計劃之條款及細則：

1. 透過電話或書面申請參加「兌現分期」計劃或「兌現年息優惠」計劃之客戶將被視為已接受本頁之各項條款及細則，以及客戶條款及客戶條款A部所述的相關文件（「銀行協議」）上之所有條款及細則。
2. 「兌現分期」計劃及「兌現年息優惠」計劃之優惠只適用於列印於申請表上的指定渣打信用卡戶口。
3. 兌現金額將不會獲得「360°全面賞」積分。
4. 每張指定信用卡的每項申請的兌現金額須為港幣100元之倍數。
5. 若客戶之指定收款銀行並非本行之戶口，收款銀行可能會於戶口扣除電匯之手續費。
6. 本行有絕對權利根據現行及其後修訂之信用政策接納或拒絕接受客戶之兌現金額申請。而最終批核款額亦由本行全權決定。如兌現金額申請不被接納，本行亦毋須作出任何解釋。最終批核結果及最終批核銀碼將獲專函通知。

C. 有關渣打信用卡「兌現分期」計劃之額外條款及細則：

1. 就「兌現分期」計劃之優惠，客戶將其有關信用卡的信用額換為現金的金額概稱為（「兌現金額」）。當有關申請獲批核後，有關金額及任何根據下列第5條所述之適用的收費及/或手續費的總額將於指定之渣打信用卡戶口可動用之信用額內扣除。每月還款後，信用額將會自動回升。
2. 於申請期內，客戶參加「兌現分期」計劃之次數不限，而申請之兌現金額及任何根據下列第5條所述之適用的收費及/或手續費之合計總額不可超過列印於推廣文件上之預設可動用「兌現分期」金額（如有）。
3. 首月之分期款項連同任何根據下列第5條所述之適用的收費及/或手續費將於兌現金額交易日（即批核當日）起徵收，並顯示於下一張月結單上。
4. (a)就兌現金額分期付款交易繳付的每期分期款項金額的計算方法，是將兌現金額除以分期付款期的月份數目加上每月手續費（如適用）。(b)每一分期款項將會當作持卡人所申請的額外服務的應收費項目記入客戶的信用卡賬戶並作為現金透支顯示於月結單上。根據銀行協議的條款，持卡人須每月按照最低付款額繳付每一分期款項。若於月結單指定的繳款日期或以前未全數支付月結單上顯示的最低付款額或月結單總結欠，本行將會按銀行協議的規定收取逾期費用及/或財務費用。(c)未經本行同意，有關兌現金額分期付款交易的分期款項期數、每期分期款項金額及分期付款期均不得更改。(d)以特選信用卡申請可動用之兌現金額並非現金透支或零售簽賬。
5. **(a)申請一經本行批核，本行將：(i)在兌現金額分期付款期內，一次性對信用卡賬戶收取本行不時確定及通知客戶的申請手續費（「申請手續費」）；每月對信用卡賬戶收取本行不時確定及通知客戶的手續費（個別為「每月手續費」，合稱「手續費」），並保留不時更改此等收費之權利而毋須另行通知；或(ii)一次性對信用卡賬戶收取本行不時確定及通知客戶的一次整筆支付的手續費（「整筆手續費」）及申請手續費（如適用）。(b)對信用卡賬戶收取的任何適用的收費及/或手續費，將與被動收費一樣處理，並在月結單上列明，且須由客戶根據銀行協議的條款繳付。**
6. (a)本行可隨時酌情決定就信用卡賬戶終止或暫停（按本行認為適當的期間）「兌現分期」計劃，並通知客戶。(b)無論銀行協議、本條款及細則或任何其他文件如何規定，本行在任何時候均有權酌情決定：(i)隨時將所有之前未記入信用卡賬戶的任何或所有兌現金額分期付款交易的分期款項餘額及任何根據上列第5條所述之適用的收費及/或手續費的總額，或已批核但未記入信用卡賬戶的兌現金額分期付款交易的全額及其相關費用包括但不限於手續費、整筆手續費、申請手續費，記入信用卡賬戶，及/或(ii)要求即時繳付根據本條款及細則須支付但未付的全部款項，無論該等款項是否已在月結單上列明，或是否於提出要求之日到期支付。(c)本行尤其可在下列情況下行使(b)款下的權利（但沒有限制本行權利的凌駕性）：(i)客戶或本行因故取消或終止信用卡賬戶（或已發出取消或終止通知）；(ii)客戶沒有支付根據銀行協議或本條款及細則須支付的任何款項；(iii)客戶違反銀行協議或本條款及細則的任何其他條款；(iv)客戶逝世，或有人提出關於客戶的破產申請，或客戶無法償還其到期債務；或(v)本行行使其在(a)款的權利。
7. **(a)客戶可在兌現金額分期付款期任何時候，就任何兌現金額分期付款交易，提前償還在餘下的分期付款期須支付但尚未記入信用卡賬戶的所有兌現金額分期款項及任何適用的收費及/或手續費，但必須繳付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%或港幣300元（以較高者為準）作為行政費用，並直接由閣下渣打信用卡戶口內扣除。**(b)客戶如有意提前還款，須於最少5個工作天前向本行發出通知，未經本行事先同意，提前還款通知一經發出即不可撤回。本行不接受提前償還部分款項。(c)本行一經收到提前還款通知，會立即將(a)款所述的提前償還的兌現金額分期款項、任何根據上列第5條所述之適用的收費及/或手續費及行政費記入信用卡賬戶。該款額將在月結單上列明，並須分別作為信用卡賬戶的自動收費及被動收費支付。

D. 有關渣打「兌現年息優惠」計劃之額外條款及細則：

1. 客戶可選擇申請「兌現年息優惠」計劃。請致電申請熱線183 6336了解個人化之優惠及有關詳情。
2. 根據「兌現年息優惠」計劃兌現之信用額或兌現金額實際為現金透支。當有關申請獲批核後，有關金額將於指定之渣打信用卡戶口可動用之信用額內扣除。
3. 於申請期內，客戶可參加「兌現年息優惠」計劃多於一次。
4. **就年息優惠期內發出的任何月結單所訂明的最低付款額，若持卡人未有於該月結單上列明的繳款日期或之前繳付該最低付款額，持卡人除了須繳付根據信用卡條款所列明之適用收費，並須根據服務收費一覽表對所有未清還的兌現金額繳付相關之利息、費用及收費（包括但不只限於透支現金財務費、逾期費用及拖欠利率），由有關之月結單內列明的繳款日期之翌日起至該未清還的兌現金額全部清還為止。否則，本行會以絕對酌情權終止閣下之「兌現年息優惠」計劃。**
5. **「兌現年息優惠」計劃一經批核，(a)免息還款期將不適用於該卡之所有原有結欠及新簽帳。(b)本行有權使用本行不時公布適用於有關渣打信用卡的購物財務費及/或透支現金財務費，對所有未清還的欠款結餘及新簽帳（「兌現年息優惠」計劃之結欠除外）收取財務費用。**
6. 成功批核之兌現金額不能用作清還渣打信用卡及MANHATTAN信用卡之結欠（「信用卡結欠」）。如客戶以兌現之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。有關現金透支之條款及細則，請參閱銀行協議或聯絡分行職員。
7. 若閣下有設立自動轉賬繳付月結單全數，請致電渣打客戶服務熱線2886 4111，重新安排付款指示。否則，有關之月結單上所示的「新賬項」（包括現金額之全數）將會如常於有關的繳款日期全數自動繳付。
8. 優惠年息只適用於兌現金額獲批核當日起生效至低息有效期（即年息優惠期）止。年息優惠期後，未清還之尚餘兌現金額將以當時一般現金透支適用之年利率計算。閣下會在年息優惠期間不時收到有關現金透支優惠年息調整之通知及只供參考之用。

由渣打銀行（香港）有限公司刊發

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Terms and Conditions of MANHATTAN "Credit Cash" Instalment Program and MANHATTAN "Credit Cash" Preferential Annual Rate Program (applicable to program opened on and after 28 February 2022):

A. General Terms and Conditions:

1. The Bank reserves the right to vary or modify any of the Terms and Conditions. In case of any dispute, the decision of the Bank shall be final.
2. Cardholder confirms that no Credit Card under his/her name issued by any financial institutions has been cancelled due to default in payments, and there is no current overdue payment exceeding 1 month in respect of his/her loan indebtedness (including Credit Card and any unsecured loans) with other financial institutions. Cardholder further confirms that no bankruptcy order has ever been made against him/her and he/she is not in the process of petitioning for bankruptcy nor has any intention to do so.
3. The Cardholder understands and agrees that for the purposes of review of his/her existing credit facilities, the Bank may access data of the Cardholder held with a credit reference agency in accordance with the provisions of the Code of Practice on Consumer Credit Data. (Applicable to employee of the Bank only) The Cardholder authorizes the Bank to retrieve his/her employment information in the Bank's record (including his/her salary information) and use the same for the purpose of credit assessment and processing his/her application(s) for the Loan.
4. These Terms and Conditions of the "Credit Cash" Instalment Program and the "Credit Cash" Preferential Annual Rate Program shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People's Republic of China.
5. If there is any inconsistency or conflict between English and Chinese versions, the English version shall prevail.

B. Common Terms and Conditions of MANHATTAN "Credit Cash" Instalment Program and MANHATTAN "Credit Cash" Preferential Annual Rate Program:

1. By applying to participate the "Credit Cash" Instalment Program or the "Credit Cash" Preferential Annual Rate Program in writing or by telephone, Cardholders are deemed to have accepted all Terms and Conditions, as well as all Terms and Conditions stated in the Client Terms and the applicable documents referred to in Part A of our Client Terms ("banking agreement").
2. The "Credit Cash" Instalment Program offer and the "Credit Cash" Preferential Annual Rate Program offer is only applicable to the designated MANHATTAN Credit Card Account specified on the application form.
3. No points will be granted under the "Credit Cash" Instalment Program and the "Credit Cash" Preferential Annual Rate Program.
4. The "Credit Cash" amount applied for should be in multiple of HKD100.
5. The designated bank may deduct a handling charge for local telegraphic transfer from the cardholder's account (except Standard Chartered account).
6. The Bank has the absolute right to approve or decline application for the "Credit Cash" Instalment Program and the "Credit Cash" Preferential Annual Rate Program in accordance to the credit policies adopted by the Bank from time to time, and the Bank has the sole discretion to determine the "Credit Cash" amount. The Bank is not obliged to provide reasons for declined applications. A notification letter will be sent to the Cardholder advising him/her the approval result and final approved amount.

C. Additional Terms and Conditions of MANHATTAN "Credit Cash" Instalment Program:

1. The cash amount transferred from the credit limit of the Cardholder's relevant credit card account under the "Credit Cash" Instalment Program is referred to "Credit Cash" amount. Upon approval of your application, the "Credit Cash" amount and any applicable fee(s) and/or handling fees as described in Clause 5 below will be deducted from the available credit limit of your designated MANHATTAN Credit Card Account. The credit limit will be restored upon monthly repayment.
2. Cardholder can make multiple applications during the promotional period. However, the total "Credit Cash" amount and any applicable fee(s) and/or handling fees as described in Clause 5 below must not exceed your eligible "Credit Cash" amount pre-printed on the promotional materials (if any).
3. The first Instalment Amount and any applicable fee(s) and/or handling fees as described in Clause 5 below will be billed on the transaction date as shown in the coming statement which is the approval date of the "Credit Cash" amount.
4. (a) The Instalment Amount in relation to "Credit Cash" Instalment Program is the amount payable by the Cardholder to the Bank in each month over the Instalment Period and is calculated by dividing the "Credit Cash" amount by the number of months in the Instalment Period plus the Monthly handling fee (if applicable). (b) Each Instalment Amount will be charged to the Card Account as a billable item under an additional service applied by the Cardholder and be shown as a cash advance in a Statement. Each Instalment Amount shall be payable by the Cardholder monthly under the Minimum Payment Due in accordance with the terms of banking agreement. The late charge and/or finance charge under banking agreement will apply if Minimum Payment Due or the Statement Balance shown in the Statement is not paid in full on or before the Payment Due Date specified in the Statement. (c) The number of instalments, the Instalment Amount and the Instalment Period cannot be altered without the Bank's consent. (d) The "Credit Cash" amount is not a cash advance nor a retail purchase transaction made using the designated credit card(s).
5. **(a) Upon the Bank's approval of the application, (i) an application fee determined and notified by the Bank from time to time will be charged to the Card Account on a lump sum basis (the "Application Fee"); handling fee determined and notified by the Bank from time to time will be charged to the Card Account on a monthly basis during the Instalment Period (each a "Monthly handling fee", and collectively the "handling fee"). The Bank reserves the right to alter both charges from time to time without further notice; or (ii) an application fee as well as a handling fee determined and notified by the Bank from time to time will be charged to the Card Account on a lump sum basis (the "One-off Handling Fee"). (b) Any applicable fee(s) and/or handling fees charged to the Card Account as described in sub-clause (a) of this clause will be treated in the same way as an Involuntary Charge, and will be shown in a Statement and be payable by the Cardholder as such in accordance with the terms of banking agreement.**
6. (a) The Bank may at any time at its sole discretion terminate or suspend (for so long as the Bank thinks fit) the "Credit Cash" Instalment Program in respect of a Card Account by notice to the relevant Cardholder. (b) Notwithstanding anything contained in banking agreement, these Terms and Conditions or any other document, the Bank will at all times have the right at its sole discretion: (i) at any time to charge the Card Account, the aggregate of all remaining Instalment Amounts and any applicable fee(s) and/or handling fees as described in Clause 5 above not previously so charged, or the full "Credit Cash" Amount and any applicable fee(s) and/or handling fees as described in Clause 5 above where an application has been approved but not yet charged to the Card Account, and/or (ii) to demand immediate payment of all sums payable pursuant to the "Credit Cash" by the "Credit Cash" Instalment Program which are set out in these Terms and Conditions, whether or not already reflected in a Statement or due and payable at the date of the demand. (c) In particular (but without limiting the overriding nature of its right) the Bank may exercise its right under sub-clause (b) if: (i) the Card Account is cancelled or terminated (or notice of cancellation or termination has been given) by the Cardholder or the Bank for whatever reason; (ii) the Cardholder defaults in the payment of any amounts due under banking agreement or these Terms and Conditions; (iii) the Cardholder breaches any other provision of banking agreement or these Terms and Conditions; (iv) the Cardholder is deceased, or a bankruptcy petition is presented in relation to the Cardholder, or the Cardholder is unable to pay his debts as they fall due; or (v) the Bank exercises its right under sub-clause (a).
7. **(a) The Cardholder may at any time during an Instalment Period repay all Instalment Amount and any applicable fee(s) and/or handling fees payable over the remaining Instalment Period but not yet charged to the Card Account subject to payment of an administration fee equivalent to 1% of the original "Credit Cash" amount (the amount which the Cardholder withdrew upon successful application of the "Credit Cash" Instalment Program) or HKD300, whichever is higher, will be charged directly to your MANHATTAN Credit Card Account.** (b) The Cardholder shall give the Bank notice at least 5 working days in advance of his intention to make early repayment. Once given, such notice will not be revocable without the Bank's prior consent. Partial early repayment will not be accepted. (c) On receipt of an early repayment notice, the Bank will charge to the Card Account the Instalment Amount to be repaid, any applicable fee(s) and/or handling fees as described in Clause 5 above and the administration fee as described in sub-clause (a). Such amounts will be shown in a Statement and be payable as Voluntary Charge(s) and as Involuntary Charge(s) respectively.

D. Additional Terms and Conditions of MANHATTAN "Credit Cash" Preferential Annual Rate Program:

1. For Cardholders who apply "Credit Cash" Preferential Annual Rate Program, please call the application hotline 183 6336 to get the details of their personalized offer.
2. The transaction type of "Credit Cash" Preferential Annual Rate Program is cash advance. Upon approval of your application, your available credit limit will be deducted from your designated MANHATTAN Credit Card Account accordingly.
3. Cardholder can make multiple applications during the promotional period.
4. **If the Cardholder fails to pay on or before the relevant due date any Minimum Payment Due specified in any statement issued during the Preferential Interest Rate Period, apart from the fees and charges as set out in the Credit Card Terms, you will also be subject to the prevailing interest, fees and charges (including but not limited to finance charge for cash advance, late charge and default rate) as specified in the Service Charges Booklet for all of your outstanding amount owed to us under "Credit Cash" Preferential Annual Rate Program from the day following the relevant due date until the date of payment of the amount in full. The "Credit Cash" Preferential Annual Rate Program may be terminated at the sole discretion of the Bank.**
5. **Upon approval of "Credit Cash" Preferential Annual Rate Program, (a) Interest-free period will cease to be applicable to all outstanding balance and new spending under the Card Account. (b) The Bank is entitled to apply finance charge for purchase and/or cash advance on all outstanding balance and new spending (except your outstanding amount owed to us under "Credit Cash" Preferential Annual Rate Program) as notified by the Bank from time to time for the respective Standard Chartered Credit Card.**
6. The approved "Credit Cash" amount cannot be used for the repayment of the credit card outstanding balance of Standard Chartered Credit Card or MANHATTAN Credit Card ("Card Outstanding Balance"). If the "Credit Cash" amount is used to repay the Card Outstanding Balance, the Bank reserves the right to terminate the program offer and the "Credit Cash" amount would be treated as Cash Advance. For the terms and conditions of Cash Advance, please refer to the terms of banking agreement or contact our branch staff for details.
7. If a Cardholder has arranged full payment instruction of Direct Debit Authorization, the Cardholder should re-arrange payment instructions by calling our MANHATTAN Customer Service Hotline at 2881 0888, otherwise, the full amount of the "New Balance" (including full amount of "Credit Cash") as set out on the respective monthly statement will be automatically settled on the respective Payment Due Date as usual.
8. Interest for the "Credit Cash" amount will be charged at the promotional rate from the date when your application for this Program is approved till the end of the Preferential Interest Rate Period. The Prevailing Interest Rate for cash advance will be applied to the outstanding "Credit Cash" amount thereafter. During the Preferential Interest Rate Period, notification on adjustment of Prevailing Interest Rate for cash advance may be sent to you from time to time and is for your reference only.

Issued by Standard Chartered Bank (Hong Kong) Limited
Manhattan Card – A division of
Standard Chartered Bank (Hong Kong) Limited

DACTC_MCCL (03/2022)

standard chartered
渣打銀行

MANHATTAN「信用額自由使」兌現分期計劃及MANHATTAN「信用額自由使」年息優惠計劃之條款及細則（適用於2022年2月28日或以後開設的計劃）：

A. 一般條款及細則：

1. 本行保留更改或修訂條款及細則之權利。如有任何爭議，本行保留一切最終決定權。

2. 客戶確認其名下之由任何金融機構發出之信用卡從沒有因為欠賬而被取消，並確認其現於其他金融機構之貸款（包括信用卡及所有無抵押貸款）並沒有逾期繳款超過一個月。客戶進一步確認其從沒有被頒佈破產令，亦沒有向法院申請破產或意圖申請破產。

3. 客戶明白及同意本行有權在檢討閣下現有借貸的情況下，根據個人信貸資料實務守則之條款及細則向信貸資料服務機構提取有關客戶的資料。
（只適用於本行僱員）客戶授權本行使用客戶之僱員資料（當中包括客戶的薪金資料）以用作審批是次申請之用。

4. 所有有關「信用額自由使」兌現分期計劃及「信用額自由使」年息優惠計劃之條款及細則均根據中華人民共和國香港特別行政區法例詮釋並受香港法庭之管轄。

5. 中英文版之內容如有歧義，概以英文版為準。

B. MANHATTAN「信用額自由使」兌現分期計劃及MANHATTAN「信用額自由使」年息優惠計劃之條款及細則：

1. 透過電話或書面申請參加「信用額自由使」兌現分期計劃或「信用額自由使」年息優惠計劃之客戶將被視為已接受本頁之各項條款及細則，以及客戶條款及客戶條款A部所述的相關文件（「銀行協議」）上之所有條款及細則。

2. 「信用額自由使」兌現分期計劃及「信用額自由使」年息優惠計劃之優惠只適用於列印於申請表上的指定MANHATTAN信用卡戶口。

3. 兌現金額將不會獲得積分。

4. 每張指定信用卡的每項申請的兌現金額須為港幣100元之倍數。

5. 若客戶之指定收款銀行並非本行之戶口，收款銀行可能會於戶口扣除電匯之手續費。

6. 本行有絕對權利根據現行及其後修訂之信用政策接納或拒絕接受客戶之兌現金額申請。而最終批核款額亦由本行全權決定。如兌現金額申請不被接納，本行亦毋須作出任何解釋。最終批核結果及最終批核銀碼將獲專函通知。

C. 有關MANHATTAN「信用額自由使」兌現分期計劃之額外條款及細則：

1. 就「信用額自由使」兌現分期計劃之優惠，客戶將其有關信用卡的信用額兌換為現金的金額概稱為（「兌現金額」）。當有關申請獲批核後，有關金額及任何根據下列第5條所述之適用的收費及/或手續費的總額將於指定之MANHATTAN信用卡戶口可動用之信用額內扣除。每月還款後，信用額將會自動回升。

2. 於申請期內，客戶參加「信用額自由使」兌現分期計劃之次數不限，而申請之兌現金額及任何根據下列第5條所述之適用的收費及/或手續費之合計總額不可超過列印於推廣文件上之預設可動用「兌現分期」金額（如有）。

3. 首月之分期款項連同任何根據下列第5條所述之適用的收費及/或手續費將於兌現金額交易日（即批核當日）起徵收，並顯示於下一張月結單上。

4. (a)就兌現金額分期付款交易繳付的每期分期款項金額的計算方法，是將兌現金額除以分期付款期的月份數目加上每月手續費（如適用）。(b)每一分期款項將會當作持卡人所申請的額外服務的應收費項目記入客戶的信用卡賬戶並作為現金透支顯示於月結單上。根據銀行協議的條款，持卡人須每月按照最低付款額繳付每一分期款項。若於月結單指定的繳款日期或以前未全數支付月結單上顯示的最低付款額或月結單總結欠，本行將會按銀行協議的規定收取逾期費用及/或財務費用。(c)未經本行同意，有關兌現金額分期付款交易的分期款項期數、每期分期款項金額及分期付款期均不得更改。(d)以特選信用卡申請可動用之兌現金額並非現金透支或零售簽賬。

5. **(a)申請一經本行批核，本行將：(i)在兌現金額分期付款期內，一次性對信用卡賬戶收取本行不時確定及通知客戶的申請手續費（「申請手續費」）；每月對信用卡賬戶收取本行不時確定及通知客戶的手續費（個別為「每月手續費」，合稱「手續費」），並保留不時更改此等收費之權利而毋須另行通知；或(ii)一次性對信用卡賬戶收取本行不時確定及通知客戶的一次整筆支付的手續費（「整筆手續費」）及申請手續費（如適用）。(b)對信用卡賬戶收取的任何適用的收費及/或手續費，將與被動收費一樣處理，並在月結單上列明，且須由客戶根據銀行協議的條款繳付。**

6. (a)本行可隨時酌情決定就信用卡賬戶終止或暫停（按本行認為適當的期間）「信用額自由使」兌現分期計劃，並通知客戶。(b)無論銀行協議、本條款及細則或任何其他文件如何規定，本行在任何時候均有權酌情決定：(i)隨時將所有之前未記入信用卡賬戶的任何或所有兌現金額分期付款交易的分期款項餘額及任何根據上列第5條所述之適用的收費及/或手續費的總額，或已批核但未記入信用卡賬戶的兌現金額分期付款交易的全額及其相關費用包括但不限於手續費、整筆手續費、申請手續費，記入信用卡賬戶，及/或(ii)要求即時繳付根據本條款及細則須支付但未付的全部款項，無論該等款項是否已在月結單上列明，或是否於提出要求之日到期支付。(c)本行尤其可在下列情況下行使(b)款下的權利（但沒有限制本行權利的凌駕性）：(i)客戶或本行因故取消或終止信用卡賬戶（或已發出取消或終止通知）；(ii)客戶沒有支付根據銀行協議或本條款及細則須支付的任何款項；(iii)客戶違反銀行協議或本條款及細則的任何其他條款；(iv)客戶逝世，或有人提出關於客戶的破產申請，或客戶無法償還其到期債務；或(v)本行行使其在(a)款的權利。

7. **(a)客戶可在兌現金額分期付款期任何時候，就任何兌現金額分期付款交易，提前償還在餘下的分期付款期須支付但尚未記入信用卡賬戶的所有兌現金額分期款項及任何適用的收費及/或手續費，但必須繳付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%或港幣300元（以較高者為準）作為行政費用，並直接由閣下之MANHATTAN信用卡戶口內扣除。**(b)客戶如有意提前還款，須於最少5個工作天前向本行發出通知，未經本行事先同意，提前還款通知一經發出即不可撤回。本行不接受提前償還部分款項。(c)本行一經收到提前還款通知，會立即將(a)款所述的提前償還的兌現金額分期款項、任何根據上列第5條所述之適用的收費及/或手續費及行政費記入信用卡賬戶。該款額將在月結單上列明，並須分別作為信用卡賬戶的自動收費及被動收費支付。

D. 有關MANHATTAN「信用額自由使」年息優惠計劃之額外條款及細則：

1. 客戶可選擇申請「信用額自由使」年息優惠計劃。請致電申請熱線183 6336了解個人化之優惠及有關詳情。

2. 根據「信用額自由使」年息優惠計劃兌現之信用額或兌現金額實際為現金透支。當有關申請獲批核後，有關金額將於指定之MANHATTAN信用卡戶口可動用之信用額內扣除。

3. 於申請期內，客戶可參加「信用額自由使」年息優惠計劃多於一次。

4. **就年息優惠期內發出的任何月結單所訂明的最低付款額，若持卡人未有於該月結單上列明的繳款日期或之前繳付該最低付款額，持卡人除了須繳付根據信用卡條款所列明之適用收費，並須根據服務收費一覽表對所有未清還的兌現金額繳付相關之利息、費用及收費（包括但不只限於透支現金財務費、逾期費用及拖欠利率），由有關之月結單內列明的繳款日期之翌日起至該未清還的兌現金額全部清還為止。否則，本行會以絕對酌情權終止閣下之「信用額自由使」年息優惠計劃。**

5. **「信用額自由使」年息優惠計劃一經批核，(a)免息還款期將不適用於該卡之所有原有結欠及新簽帳。(b)本行有權使用本行不時公布適用於有關渣打信用卡的購物財務費及/或透支現金財務費，對所有未清還的欠款結餘及新簽帳（「信用額自由使」年息優惠計劃之結欠除外）收取財務費用。**

6. 成功批核之兌現金額不能用作清還渣打信用卡及MANHATTAN信用卡之結欠（「信用卡結欠」）。如客戶以兌現之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。有關現金透支之條款及細則，請參閱銀行協議或聯絡分行職員。

7. 若閣下有設立自動轉賬繳付月結單全數，請致電MANHATTAN客戶服務熱線2881 0888，重新安排付款指示。否則，有關之月結單上所示的「新賬項」（包括兌現金額之全數）將會如常於有關的繳款日期全數自動繳付。

8. 優惠年息只適用於兌現金額獲批核當日起生效至低息有效期（即年息優惠期）止。年息優惠期後，未清還之尚餘兌現金額將以當時一般現金透支適用之年利率計算。閣下會在年息優惠期間不時收到有關現金透支優惠年息調整之通知及只供參考之用。

由渣打銀行（香港）有限公司刊發

DACTC_MCCL (03/2022)

standard chartered

Terms and Conditions for the Coupon Code offer ("Offer")

1. To be eligible for the Offer to enjoy Cash Rebate ("**Cash Rebate**"), client ("**Eligible Clients**") shall successfully apply and get approved instantly for the Instalment Credit Program ("**Loan**") via online, and have inputted a correct coupon code ("**Coupon Code**") received from Standard Chartered Bank (Hong Kong) Limited (the "**Bank**") , and fulfilled the conditions stated on the promotional material offered by the Bank ("**Promotion Materials**", including but not limited to mobile messages and/or email) associated with the Coupon Code.
2. The amount of Cash Rebate is determined according to the Promotional Materials as received by the Eligible Clients directly from the Bank.
3. The Cash Rebate will be credited to the Eligible Client's relevant card account in the third month after drawdown of the Loan. Eligible Clients shall notify the Bank if they do not receive the Cash Rebate by the fourth month after drawdown of the Loan; otherwise, the Cash Rebate will be forfeited absolutely and will not be provided to the Eligible Client through any other means. The Bank accepts no liability whatsoever and shall not be held liable for any compensation.
4. Eligible Client will not be eligible for any Cash Rebate if Eligible Client cancels his/her application for the Instalment Credit Program before the Cash Rebate is granted to the Eligible Client's relevant card account.
5. The Cash Rebate is non-transferable.
6. The Eligible Client's relevant card account must be in good financial standing and remains valid (as determined by the Bank at its sole discretion) until the Cash Rebate is credited.
7. If there is any inconsistency between the English version and Chinese version, the English version prevails.
8. The Bank reserves the right to vary, extend and terminate the above Offer and to amend any of these terms and conditions at any time without any notice. In case of disputes, the decision of the Bank shall be final and binding.

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渣打銀行

優惠碼（「優惠」）之條款及細則：

1. 客戶（「**合資格客戶**」）須透過網上成功申請信用卡「兌現分期」計劃（「**貸款**」），而有關申請於網上即時完成並獲批核，並輸入正確優惠碼，而且符合特定條件，方可享有現金回贈（「**現金回贈**」）。該正確優惠碼及特定條件會於由渣打銀行（香港）有限公司（「**本行**」）本行所提供的宣傳資料（「**宣傳資料**」，包括但不限於電話訊息及/或電子郵件）中註明。
2. 現金回贈的金額以由本行直接發出予合資格客戶之宣傳資料中所註明的金額為準。
3. 現金回贈將於提取貸款後的第3個月內，存入合資格客戶之相關信用卡戶口。合資格客戶如在提取貸款後的第4個月內仍未收妥此優惠之現金回贈，須通知本行；否則，本行恕不承擔有關責任，也不會作任何賠償。
4. 合資格客戶若於取得現金回贈前取消信用卡「兌現分期」計劃之申請，將不獲享現金回贈。
5. 現金回贈不得轉讓。
6. 現金回贈只適用於給予現金回贈前，合資格客戶之相關信用卡戶口仍然有效及信用狀況良好（由本行全權酌情決定）。
7. 中、英文版如有任何歧異，概以英文版為準。
8. 本行保留隨時修訂或更改以下優惠之條款及細則之權利。如有任何爭議，本行保留 一切最終決定權。

由渣打銀行（香港）有限公司刊發

Coupon code TnC (11/2023)

standard chartered

Key Facts Statement (KFS) for Instalment Loan

Standard Chartered Bank (Hong Kong) Limited

Standard Chartered Credit Card Instalment Credit Program / MANHATTAN Credit Cash Instalment Program
May 2025

This product is an instalment loan.

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 instalment loan.

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.

Interest Rates and Interest Charges	
Interest Rate	The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year. Please refer to the handling fee and additional information below
Annualised Percentage Rate (APR)	Please refer to the handling fee and additional information below
Annualised Overdue / Default Interest Rate	According to the terms of banking agreement of the relevant credit card. Banking agreement includes our Client Terms and the applicable documents referred to in Part A of our Client Terms.
Repayment	
Repayment Frequency	This loan requires monthly repayment.
Monthly Repayment Amount	Take personalized monthly handling fee 0.19%^ as an example, for a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	**6-month**	**12-month**	**24-month**
Monthly repayment amount for the monthly handling fee specified above	N/A*	HK$8,523.33	HK$4,356.67

Total Repayment Amount	Take personalized monthly handling fee 0.19%^ as an example, for a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	**6-month**	**12-month**	**24-month**
Total repayment amount for the monthly handling fee specified above	N/A*	HK$102,280	HK$104,560

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website which provides Credit Card Instalment Credit Program at https://www.sc.com/hk/loans/personal-instalment-loan-repayment-calculator/

Fees and Charges	
Handling Fee	Take personalized monthly handling fee 0.19%^ as an example, for a loan amount of HK$100,000, the APR is as follows:

Loan Tenor	**6-month**	**12-month**	**24-month**
APR	N/A%*	4.26%	4.40%

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.

Late Payment Fee and Charge	According to the terms of banking agreement of the relevant credit card. Banking agreement includes our Client Terms and the applicable documents referred to in Part A of our Client Terms.
Prepayment / Early Settlement / Redemption Fee	1% of the original loan amount or HK$300, whichever is higher, will be charged if you make early repayment in full.
Returned Cheque / Rejected Autopay Charge	According to the terms of banking agreement of the relevant credit card. Banking agreement includes our Client Terms and the applicable documents referred to in Part A of our Client Terms.
Additional Information	
Application Fee	HK$200 will be charged when an application is approved by the Bank as a handling fee for application.
Minimum Loan Amount	HK$3,000

Remarks:

^ The availability of personalized monthly handling fee and APR is individualized and subject to account status. You may call our Hotline or login to SC Mobile or Online Banking for your eligible monthly handling fee and APR.

* This is not applicable because the minimum loan tenor the Bank offers is 12-month.

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!

Issued by Standard Chartered Bank (Hong Kong) Limited

standard chartered
渣打銀行

分期貸款產品資料概要

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
2025年5月

此乃分期貸款產品。
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分期貸款的最終條款。
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	
利率	利率是按貸款額計算的每年利息所使用的基本利率。 請參閱下列之手續費及其他資料
實際年利率	請參閱下列之手續費及其他資料
逾期還款實際年利率/就違約貸款收取的實際年利率	按照適用於有關信用卡的銀行協議收取。銀行協議包括客戶條款及客戶條款A部所述的相關文件上之所有條款及細則。
還款	
還款頻率	本貸款需按每月還款。
每月還款金額	以個人化每月手續費0.19%^及貸款額港幣10萬元，每月還款為例：

貸款期	**6個月**	**12個月**	**24個月**
根據上述每月手續費計算之每月還款金額	不適用*	港幣$8,523.33	港幣$4,356.67

總還款金額	以個人化每月手續費0.19%^及貸款額港幣10萬元，每月還款為例：

貸款期	**6個月**	**12個月**	**24個月**
根據上述每月手續費計算之總還款金額	不適用*	港幣$102,280	港幣$104,560

註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的信用卡「兌現分期」計算機 https://www.sc.com/hk/zh/loans/personal-instalment-loan-repayment-calculator/ 以取得較準確資料。

費用及收費	
手續費	以個人化每月手續費0.19%^及貸款額港幣10萬元為例，有關的實際年利率如下：

貸款期	**6個月**	**12個月**	**24個月**
實際年利率	不適用*	4.26%	4.40%

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。

逾期還款費用及收費	按照適用於有關信用卡的銀行協議收取。銀行協議包括客戶條款及客戶條款A部所述的相關文件上之所有條款及細則。
提早還款/提前清償/贖回的收費	提前還款將收取原有的貸款金額之1%或最少港幣$300（以較高者為準）。
退票/退回自動轉帳授權指示的費用	按照適用於有關信用卡的銀行協議收取。銀行協議包括客戶條款及客戶條款A部所述的相關文件上之所有條款及細則。

其他資料	
申請手續費	在本行成功批核申請的情況下，將收取港幣 $200 作為處理申請的手續費
最低貸款金額	港幣 $3,000

備註：

^ 可享之貸款產品及其個人化每月手續費及實際年利率須視乎客戶有關賬戶之狀況而定。請致電本行熱線或登入渣打流動理財或渣打網上理財以查詢您的專屬每月手續費及實際年利率。

* 此項不適用是由於本行的最短貸款期為十二個月。

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，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

DACTC KFS TnC (05/2025)