



Standard Chartered Credit Card Statement Instalment Program

January 2023

Annualised Percentage Rate (APR)

Statement
Transaction

For a loan amount of HKD50,000:

Monthly Handling Fee (%)	Loan Tenor							
	6-month	9-month	12-month	18-month	24-month	36-month	48-month	60-month
0.15%	3.31%	3.41%	3.46%	3.51%	3.53%	3.54%	3.53%	3.52%
0.19%	4.20%	4.33%	4.40%	4.45%	4.48%	4.48%	4.47%	4.45%
0.21%	4.65%	4.80%	4.87%	4.93%	4.95%	4.95%	4.94%	4.91%
0.23%	5.11%	5.26%	5.34%	5.40%	5.43%	5.42%	5.40%	5.37%
0.25%	5.56%	5.73%	5.81%	5.88%	5.90%	5.90%	5.87%	5.83%
0.28%	6.24%	6.43%	6.52%	6.60%	6.62%	6.60%	6.56%	6.52%
0.31%	6.93%	7.14%	7.23%	7.31%	7.33%	7.31%	7.26%	7.20%
0.35%	7.85%	8.08%	8.19%	8.28%	8.29%	8.26%	8.19%	8.11%
0.38%	8.54%	8.80%	8.91%	9.00%	9.01%	8.96%	8.88%	8.79%
0.39%	8.77%	9.03%	9.15%	9.24%	9.25%	9.20%	9.11%	9.01%
0.40%	9.01%	9.27%	9.39%	9.48%	9.49%	9.44%	9.34%	9.24%
0.42%	9.47%	9.75%	9.88%	9.97%	9.97%	9.91%	9.80%	9.69%
0.45%	10.18%	10.47%	10.61%	10.70%	10.70%	10.62%	10.50%	10.37%
0.48%	10.88%	11.20%	11.34%	11.43%	11.42%	11.32%	11.19%	11.04%
0.50%	11.35%	11.68%	11.83%	11.92%	11.91%	11.80%	11.65%	11.49%
0.55%	12.54%	12.90%	13.05%	13.14%	13.12%	12.98%	12.79%	12.60%
0.56%	12.78%	13.15%	13.30%	13.39%	13.37%	13.22%	13.02%	12.82%
0.58%	13.26%	13.64%	13.79%	13.88%	13.85%	13.69%	13.48%	13.27%
0.59%	13.50%	13.88%	14.04%	14.13%	14.10%	13.93%	13.71%	13.49%
0.60%	13.74%	14.13%	14.29%	14.38%	14.34%	14.16%	13.94%	13.71%
0.61%	13.98%	14.37%	14.54%	14.62%	14.59%	14.40%	14.17%	13.94%
0.62%	14.22%	14.62%	14.79%	14.87%	14.83%	14.64%	14.40%	14.16%
0.64%	14.70%	15.12%	15.29%	15.37%	15.32%	15.11%	14.86%	14.60%
0.66%	15.19%	15.61%	15.79%	15.87%	15.81%	15.58%	15.31%	15.04%
0.67%	15.43%	15.86%	16.04%	16.11%	16.06%	15.82%	15.54%	15.26%
0.70%	16.16%	16.61%	16.79%	16.86%	16.79%	16.53%	16.23%	15.93%
0.71%	16.41%	16.86%	17.04%	17.11%	17.04%	16.77%	16.46%	16.15%
0.72%	16.65%	17.11%	17.29%	17.36%	17.29%	17.01%	16.69%	16.37%
0.73%	16.90%	17.36%	17.55%	17.61%	17.53%	17.24%	16.91%	16.59%
0.74%	17.14%	17.62%	17.80%	17.86%	17.78%	17.48%	17.14%	16.81%
0.76%	17.64%	18.12%	18.31%	18.37%	18.27%	17.96%	17.60%	17.25%
0.77%	17.88%	18.37%	18.56%	18.62%	18.52%	18.19%	17.83%	17.47%
0.80%	18.63%	19.13%	19.32%	19.37%	19.26%	18.91%	18.51%	18.12%
0.81%	18.88%	19.39%	19.58%	19.63%	19.51%	19.15%	18.74%	18.34%

Annualised Percentage Rate (APR)

Statement Transaction	Monthly Handling Fee (%)	Loan Tenor							
		6-month	9-month	12-month	18-month	24-month	36-month	48-month	60-month
	0.82%	19.13%	19.64%	19.83%	19.88%	19.76%	19.38%	18.97%	18.56%
	0.83%	19.37%	19.90%	20.09%	20.13%	20.01%	19.62%	19.20%	18.78%
	0.86%	20.13%	20.66%	20.86%	20.89%	20.76%	20.34%	19.88%	19.44%
	0.89%	20.88%	21.43%	21.63%	21.66%	21.50%	21.05%	20.56%	20.09%
	0.90%	21.13%	21.69%	21.89%	21.91%	21.75%	21.29%	20.79%	20.31%
	0.92%	21.64%	22.21%	22.41%	22.42%	22.25%	21.77%	21.25%	20.75%
	0.96%	22.65%	23.25%	23.45%	23.45%	23.26%	22.72%	22.16%	21.62%
	0.97%	22.91%	23.51%	23.71%	23.71%	23.51%	22.96%	22.38%	21.84%
	0.98%	23.16%	23.77%	23.97%	23.96%	23.76%	23.20%	22.61%	22.06%
	1.00%	23.68%	24.29%	24.49%	24.48%	24.26%	23.68%	23.07%	22.49%
	1.05%	24.97%	25.60%	25.81%	25.77%	25.52%	24.87%	24.20%	23.58%
	1.10%	26.26%	26.93%	27.13%	27.07%	26.79%	26.07%	25.34%	24.66%
	1.15%	27.57%	28.26%	28.46%	28.38%	28.06%	27.27%	26.48%	25.75%

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.

Annualised Percentage Rate (APR)

Non
Statement
Transaction

For a loan amount of HKD50,000:

Monthly Handling Fee (%)	Loan Tenor							
	6-month	9-month	12-month	18-month	24-month	36-month	48-month	60-month
0.15%	3.12%	3.28%	3.36%	3.44%	3.47%	3.50%	3.50%	3.50%
0.19%	3.97%	4.16%	4.26%	4.36%	4.40%	4.43%	4.43%	4.42%
0.21%	4.39%	4.61%	4.72%	4.83%	4.87%	4.90%	4.89%	4.88%
0.23%	4.82%	5.05%	5.18%	5.29%	5.34%	5.37%	5.36%	5.33%
0.25%	5.25%	5.50%	5.63%	5.76%	5.81%	5.83%	5.82%	5.79%
0.28%	5.89%	6.18%	6.32%	6.46%	6.51%	6.53%	6.51%	6.47%
0.31%	6.54%	6.85%	7.01%	7.16%	7.22%	7.23%	7.20%	7.15%
0.35%	7.40%	7.76%	7.94%	8.10%	8.16%	8.16%	8.12%	8.05%
0.38%	8.06%	8.44%	8.64%	8.81%	8.87%	8.86%	8.80%	8.73%
0.39%	8.28%	8.67%	8.87%	9.04%	9.10%	9.10%	9.03%	8.95%
0.40%	8.50%	8.90%	9.10%	9.28%	9.34%	9.33%	9.26%	9.18%
0.42%	8.94%	9.36%	9.57%	9.75%	9.81%	9.80%	9.72%	9.62%
0.45%	9.60%	10.05%	10.28%	10.47%	10.52%	10.50%	10.40%	10.29%
0.48%	10.26%	10.75%	10.98%	11.18%	11.24%	11.20%	11.09%	10.96%
0.50%	10.71%	11.21%	11.46%	11.66%	11.71%	11.66%	11.54%	11.40%
0.55%	11.82%	12.38%	12.65%	12.86%	12.91%	12.83%	12.68%	12.51%
0.56%	12.05%	12.61%	12.88%	13.10%	13.14%	13.06%	12.91%	12.73%
0.58%	12.50%	13.08%	13.36%	13.58%	13.62%	13.53%	13.36%	13.17%
0.59%	12.72%	13.32%	13.60%	13.82%	13.86%	13.77%	13.59%	13.39%
0.60%	12.95%	13.56%	13.84%	14.06%	14.10%	14.00%	13.82%	13.61%
0.61%	13.18%	13.79%	14.08%	14.31%	14.34%	14.23%	14.04%	13.83%
0.62%	13.40%	14.03%	14.32%	14.55%	14.58%	14.47%	14.27%	14.05%
0.64%	13.86%	14.50%	14.80%	15.03%	15.06%	14.93%	14.72%	14.49%
0.66%	14.31%	14.98%	15.29%	15.52%	15.55%	15.40%	15.18%	14.93%
0.67%	14.54%	15.22%	15.53%	15.76%	15.79%	15.64%	15.40%	15.15%
0.70%	15.23%	15.93%	16.26%	16.49%	16.51%	16.34%	16.08%	15.81%
0.71%	15.46%	16.17%	16.50%	16.74%	16.75%	16.57%	16.31%	16.02%
0.72%	15.69%	16.41%	16.74%	16.98%	16.99%	16.81%	16.53%	16.24%
0.73%	15.92%	16.65%	16.99%	17.22%	17.24%	17.04%	16.76%	16.46%
0.74%	16.15%	16.89%	17.23%	17.47%	17.48%	17.28%	16.99%	16.68%
0.76%	16.61%	17.38%	17.72%	17.96%	17.96%	17.74%	17.44%	17.12%
0.77%	16.85%	17.62%	17.97%	18.21%	18.21%	17.98%	17.66%	17.33%
0.80%	17.54%	18.35%	18.71%	18.94%	18.93%	18.68%	18.34%	17.99%
0.81%	17.78%	18.59%	18.95%	19.19%	19.18%	18.92%	18.57%	18.20%
0.82%	18.01%	18.83%	19.20%	19.44%	19.42%	19.15%	18.79%	18.42%
0.83%	18.25%	19.08%	19.45%	19.68%	19.67%	19.39%	19.02%	18.64%
0.86%	18.95%	19.81%	20.19%	20.43%	20.40%	20.09%	19.69%	19.29%
0.89%	19.66%	20.55%	20.94%	21.17%	21.13%	20.80%	20.37%	19.94%
0.90%	19.90%	20.79%	21.19%	21.42%	21.38%	21.03%	20.59%	20.15%
0.92%	20.37%	21.29%	21.69%	21.92%	21.87%	21.50%	21.05%	20.59%
0.96%	21.33%	22.28%	22.69%	22.92%	22.85%	22.44%	21.95%	21.45%
0.97%	21.56%	22.53%	22.94%	23.17%	23.10%	22.68%	22.17%	21.66%
0.98%	21.80%	22.78%	23.19%	23.42%	23.34%	22.91%	22.40%	21.88%
1.00%	22.29%	23.28%	23.70%	23.92%	23.84%	23.39%	22.85%	22.31%
1.05%	23.49%	24.53%	24.97%	25.18%	25.07%	24.57%	23.97%	23.39%
1.10%	24.71%	25.80%	26.24%	26.45%	26.32%	25.75%	25.10%	24.46%
1.15%	25.94%	27.07%	27.53%	27.73%	27.56%	26.93%	26.22%	25.54%

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.



渣打信用卡「月結單分期」計劃

2023年1月

實際年利率								
月結單上的 交易	貸款金額：50,000 港元							
	每月 手續費 (%)	貸款期						
	6個月	9個月	12個月	18個月	24個月	36個月	48個月	60個月
0.15%	3.31%	3.41%	3.46%	3.51%	3.53%	3.54%	3.53%	3.52%
0.19%	4.20%	4.33%	4.40%	4.45%	4.48%	4.48%	4.47%	4.45%
0.21%	4.65%	4.80%	4.87%	4.93%	4.95%	4.95%	4.94%	4.91%
0.23%	5.11%	5.26%	5.34%	5.40%	5.43%	5.42%	5.40%	5.37%
0.25%	5.56%	5.73%	5.81%	5.88%	5.90%	5.90%	5.87%	5.83%
0.28%	6.24%	6.43%	6.52%	6.60%	6.62%	6.60%	6.56%	6.52%
0.31%	6.93%	7.14%	7.23%	7.31%	7.33%	7.31%	7.26%	7.20%
0.35%	7.85%	8.08%	8.19%	8.28%	8.29%	8.26%	8.19%	8.11%
0.38%	8.54%	8.80%	8.91%	9.00%	9.01%	8.96%	8.88%	8.79%
0.39%	8.77%	9.03%	9.15%	9.24%	9.25%	9.20%	9.11%	9.01%
0.40%	9.01%	9.27%	9.39%	9.48%	9.49%	9.44%	9.34%	9.24%
0.42%	9.47%	9.75%	9.88%	9.97%	9.97%	9.91%	9.80%	9.69%
0.45%	10.18%	10.47%	10.61%	10.70%	10.70%	10.62%	10.50%	10.37%
0.48%	10.88%	11.20%	11.34%	11.43%	11.42%	11.32%	11.19%	11.04%
0.50%	11.35%	11.68%	11.83%	11.92%	11.91%	11.80%	11.65%	11.49%
0.55%	12.54%	12.90%	13.05%	13.14%	13.12%	12.98%	12.79%	12.60%
0.56%	12.78%	13.15%	13.30%	13.39%	13.37%	13.22%	13.02%	12.82%
0.58%	13.26%	13.64%	13.79%	13.88%	13.85%	13.69%	13.48%	13.27%
0.59%	13.50%	13.88%	14.04%	14.13%	14.10%	13.93%	13.71%	13.49%
0.60%	13.74%	14.13%	14.29%	14.38%	14.34%	14.16%	13.94%	13.71%
0.61%	13.98%	14.37%	14.54%	14.62%	14.59%	14.40%	14.17%	13.94%
0.62%	14.22%	14.62%	14.79%	14.87%	14.83%	14.64%	14.40%	14.16%
0.64%	14.70%	15.12%	15.29%	15.37%	15.32%	15.11%	14.86%	14.60%
0.66%	15.19%	15.61%	15.79%	15.87%	15.81%	15.58%	15.31%	15.04%
0.67%	15.43%	15.86%	16.04%	16.11%	16.06%	15.82%	15.54%	15.26%
0.70%	16.16%	16.61%	16.79%	16.86%	16.79%	16.53%	16.23%	15.93%
0.71%	16.41%	16.86%	17.04%	17.11%	17.04%	16.77%	16.46%	16.15%
0.72%	16.65%	17.11%	17.29%	17.36%	17.29%	17.01%	16.69%	16.37%
0.73%	16.90%	17.36%	17.55%	17.61%	17.53%	17.24%	16.91%	16.59%
0.74%	17.14%	17.62%	17.80%	17.86%	17.78%	17.48%	17.14%	16.81%
0.76%	17.64%	18.12%	18.31%	18.37%	18.27%	17.96%	17.60%	17.25%
0.77%	17.88%	18.37%	18.56%	18.62%	18.52%	18.19%	17.83%	17.47%
0.80%	18.63%	19.13%	19.32%	19.37%	19.26%	18.91%	18.51%	18.12%
0.81%	18.88%	19.39%	19.58%	19.63%	19.51%	19.15%	18.74%	18.34%

實際年利率

月結單上的 交易	每月 手續費 (%)	貸款期							
		6個月	9個月	12個月	18個月	24個月	36個月	48個月	60個月
	0.82%	19.13%	19.64%	19.83%	19.88%	19.76%	19.38%	18.97%	18.56%
	0.83%	19.37%	19.90%	20.09%	20.13%	20.01%	19.62%	19.20%	18.78%
	0.86%	20.13%	20.66%	20.86%	20.89%	20.76%	20.34%	19.88%	19.44%
	0.89%	20.88%	21.43%	21.63%	21.66%	21.50%	21.05%	20.56%	20.09%
	0.90%	21.13%	21.69%	21.89%	21.91%	21.75%	21.29%	20.79%	20.31%
	0.92%	21.64%	22.21%	22.41%	22.42%	22.25%	21.77%	21.25%	20.75%
	0.96%	22.65%	23.25%	23.45%	23.45%	23.26%	22.72%	22.16%	21.62%
	0.97%	22.91%	23.51%	23.71%	23.71%	23.51%	22.96%	22.38%	21.84%
	0.98%	23.16%	23.77%	23.97%	23.96%	23.76%	23.20%	22.61%	22.06%
	1.00%	23.68%	24.29%	24.49%	24.48%	24.26%	23.68%	23.07%	22.49%
	1.05%	24.97%	25.60%	25.81%	25.77%	25.52%	24.87%	24.20%	23.58%
	1.10%	26.26%	26.93%	27.13%	27.07%	26.79%	26.07%	25.34%	24.66%
	1.15%	27.57%	28.26%	28.46%	28.38%	28.06%	27.27%	26.48%	25.75%

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。

實際年利率

非月結單上的交易

貸款金額：50,000 港元

每月手續費 (%)	貸款期							
	6個月	9個月	12個月	18個月	24個月	36個月	48個月	60個月
0.15%	3.12%	3.28%	3.36%	3.44%	3.47%	3.50%	3.50%	3.50%
0.19%	3.97%	4.16%	4.26%	4.36%	4.40%	4.43%	4.43%	4.42%
0.21%	4.39%	4.61%	4.72%	4.83%	4.87%	4.90%	4.89%	4.88%
0.23%	4.82%	5.05%	5.18%	5.29%	5.34%	5.37%	5.36%	5.33%
0.25%	5.25%	5.50%	5.63%	5.76%	5.81%	5.83%	5.82%	5.79%
0.28%	5.89%	6.18%	6.32%	6.46%	6.51%	6.53%	6.51%	6.47%
0.31%	6.54%	6.85%	7.01%	7.16%	7.22%	7.23%	7.20%	7.15%
0.35%	7.40%	7.76%	7.94%	8.10%	8.16%	8.16%	8.12%	8.05%
0.38%	8.06%	8.44%	8.64%	8.81%	8.87%	8.86%	8.80%	8.73%
0.39%	8.28%	8.67%	8.87%	9.04%	9.10%	9.10%	9.03%	8.95%
0.40%	8.50%	8.90%	9.10%	9.28%	9.34%	9.33%	9.26%	9.18%
0.42%	8.94%	9.36%	9.57%	9.75%	9.81%	9.80%	9.72%	9.62%
0.45%	9.60%	10.05%	10.28%	10.47%	10.52%	10.50%	10.40%	10.29%
0.48%	10.26%	10.75%	10.98%	11.18%	11.24%	11.20%	11.09%	10.96%
0.50%	10.71%	11.21%	11.46%	11.66%	11.71%	11.66%	11.54%	11.40%
0.55%	11.82%	12.38%	12.65%	12.86%	12.91%	12.83%	12.68%	12.51%
0.56%	12.05%	12.61%	12.88%	13.10%	13.14%	13.06%	12.91%	12.73%
0.58%	12.50%	13.08%	13.36%	13.58%	13.62%	13.53%	13.36%	13.17%
0.59%	12.72%	13.32%	13.60%	13.82%	13.86%	13.77%	13.59%	13.39%
0.60%	12.95%	13.56%	13.84%	14.06%	14.10%	14.00%	13.82%	13.61%
0.61%	13.18%	13.79%	14.08%	14.31%	14.34%	14.23%	14.04%	13.83%
0.62%	13.40%	14.03%	14.32%	14.55%	14.58%	14.47%	14.27%	14.05%
0.64%	13.86%	14.50%	14.80%	15.03%	15.06%	14.93%	14.72%	14.49%
0.66%	14.31%	14.98%	15.29%	15.52%	15.55%	15.40%	15.18%	14.93%
0.67%	14.54%	15.22%	15.53%	15.76%	15.79%	15.64%	15.40%	15.15%
0.70%	15.23%	15.93%	16.26%	16.49%	16.51%	16.34%	16.08%	15.81%
0.71%	15.46%	16.17%	16.50%	16.74%	16.75%	16.57%	16.31%	16.02%
0.72%	15.69%	16.41%	16.74%	16.98%	16.99%	16.81%	16.53%	16.24%
0.73%	15.92%	16.65%	16.99%	17.22%	17.24%	17.04%	16.76%	16.46%
0.74%	16.15%	16.89%	17.23%	17.47%	17.48%	17.28%	16.99%	16.68%
0.76%	16.61%	17.38%	17.72%	17.96%	17.96%	17.74%	17.44%	17.12%
0.77%	16.85%	17.62%	17.97%	18.21%	18.21%	17.98%	17.66%	17.33%
0.80%	17.54%	18.35%	18.71%	18.94%	18.93%	18.68%	18.34%	17.99%
0.81%	17.78%	18.59%	18.95%	19.19%	19.18%	18.92%	18.57%	18.20%
0.82%	18.01%	18.83%	19.20%	19.44%	19.42%	19.15%	18.79%	18.42%
0.83%	18.25%	19.08%	19.45%	19.68%	19.67%	19.39%	19.02%	18.64%
0.86%	18.95%	19.81%	20.19%	20.43%	20.40%	20.09%	19.69%	19.29%
0.89%	19.66%	20.55%	20.94%	21.17%	21.13%	20.80%	20.37%	19.94%
0.90%	19.90%	20.79%	21.19%	21.42%	21.38%	21.03%	20.59%	20.15%
0.92%	20.37%	21.29%	21.69%	21.92%	21.87%	21.50%	21.05%	20.59%
0.96%	21.33%	22.28%	22.69%	22.92%	22.85%	22.44%	21.95%	21.45%
0.97%	21.56%	22.53%	22.94%	23.17%	23.10%	22.68%	22.17%	21.66%
0.98%	21.80%	22.78%	23.19%	23.42%	23.34%	22.91%	22.40%	21.88%
1.00%	22.29%	23.28%	23.70%	23.92%	23.84%	23.39%	22.85%	22.31%
1.05%	23.49%	24.53%	24.97%	25.18%	25.07%	24.57%	23.97%	23.39%
1.10%	24.71%	25.80%	26.24%	26.45%	26.32%	25.75%	25.10%	24.46%
1.15%	25.94%	27.07%	27.53%	27.73%	27.56%	26.93%	26.22%	25.54%

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。