

## Key Facts Statement (KFS) for Instalment Loan

Standard Chartered Bank (Hong Kong) Limited

Standard Chartered Credit Card Statement Instalment Program/  
MANHATTAN's "Anything Goes Instalment" Program  
August 2015

<p><b>This product is an instalment loan.</b></p> <p>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.</p>									
<b>Interest Rates and Interest Charges</b>									
<b>Annualised Percentage Rate (APR)</b>	<p>For a loan amount of HK\$100,000:</p> <table border="1"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>APR</td> <td>4.43%</td> <td>4.63%</td> <td>4.71%</td> </tr> </tbody> </table> <p>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.</p>	Loan Tenor	6-month	12-month	24-month	APR	4.43%	4.63%	4.71%
Loan Tenor	6-month	12-month	24-month						
APR	4.43%	4.63%	4.71%						
<b>Annualised Overdue / Default Interest Rate</b>	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.								
<b>Fees and Charges</b>									
<b>Handling Fee</b>	Not applicable								
<b>Late Payment Fee and Charge</b>	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.								
<b>Prepayment / Early Settlement / Redemption Fee</b>	HK\$150 will be charged if you make early repayment in full.								
<b>Returned Cheque / Rejected Autopay Charge</b>	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.								
<b>Additional Information</b>									
<b>Minimum Loan Amount</b>	HK\$1,500								

## 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「月結單分期」計劃 / 「MANHATTAN也都得分期」計劃  
2015年8月

<p>此乃分期貸款產品。</p> <p>本概要所提供的利息、費用及收費等資料僅供參考， 分期貸款的最終條款以貸款確認書為準</p>									
<b>利率及利息支出</b>									
實際年利率	<p>貸款金額：100,000 港元</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>貸款期</th> <th>6個月</th> <th>12個月</th> <th>24個月</th> </tr> </thead> <tbody> <tr> <td>實際年利率</td> <td>4.43%</td> <td>4.63%</td> <td>4.71%</td> </tr> </tbody> </table> <p>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。</p>	貸款期	6個月	12個月	24個月	實際年利率	4.43%	4.63%	4.71%
貸款期	6個月	12個月	24個月						
實際年利率	4.43%	4.63%	4.71%						
逾期還款年化利率 / 就違約貸款收取的年化利率	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。								
<b>費用及收費</b>									
手續費	不適用								
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。								
提前還款 / 提前清償 / 贖回的收費	提前還款將收取 150 港元。								
退票 / 退回自動轉帳授權指示的收費	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。								
<b>其他資料</b>									
最低貸款金額	1,500 港元								