



## Key Facts Statement (KFS) for Revolving Credit Facility

Standard Chartered Bank (Hong Kong) Limited

Standard Chartered Credit-to-Cash Preferential Annual Rate Program/  
MANHATTAN "Credit Cash" Preferential Annual Rate Program  
May 2025

**This product is a revolving credit facility.**

**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 revolving credit facility.**

**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

<b>Interest Rate</b>	<p>The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets below:</p> <table border="1"> <thead> <tr> <th>Loan Amount</th><th>Interest rate</th></tr> </thead> <tbody> <tr> <td>Up to HK\$5,000</td><td>4.40%</td></tr> <tr> <td>Above HK\$5,000 and up to HK\$20,000</td><td>4.40%</td></tr> <tr> <td>Above HK\$20,000 and up to HK\$100,000</td><td>4.40%</td></tr> <tr> <td>Above HK\$100,000</td><td>4.40%</td></tr> </tbody> </table> <p>The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.</p>	Loan Amount	Interest rate	Up to HK\$5,000	4.40%	Above HK\$5,000 and up to HK\$20,000	4.40%	Above HK\$20,000 and up to HK\$100,000	4.40%	Above HK\$100,000	4.40%
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<b>Annualised Percentage Rate (APR)</b>	<p>The following APRs apply to revolving credit facilities falling within the respective loan amount brackets below:</p> <table border="1"> <thead> <tr> <th>Loan Amount</th><th>Interest rate</th></tr> </thead> <tbody> <tr> <td>Up to HK\$5,000</td><td>4.45%</td></tr> <tr> <td>Above HK\$5,000 and up to HK\$20,000</td><td>4.45%</td></tr> <tr> <td>Above HK\$20,000 and up to HK\$100,000</td><td>4.45%</td></tr> <tr> <td>Above HK\$100,000</td><td>4.45%</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 Amount	Interest rate	Up to HK\$5,000	4.45%	Above HK\$5,000 and up to HK\$20,000	4.45%	Above HK\$20,000 and up to HK\$100,000	4.45%	Above HK\$100,000	4.45%
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<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>Overlimit Interest Rate</b>	Not Applicable										
<b>Minimum Payment</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>Repayment</b>											
<b>Repayment Frequency</b>	This loan requires monthly repayment.										
<b>Monthly Repayment Amount</b>	This loan does not require periodic repayment in regular amount.										
<b>Total Repayment Amount</b>	This loan does not require periodic repayment in regular amount.										

<b>Fees and Charges</b>	
<b>Handling Fee</b>	Not applicable
<b>Annual Fee/Monthly Fee</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>Withdrawal Fee/ Transaction 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>Overlimit Handling Fee</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>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>Lost Card Replacement Fee</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>Prepayment/Early Settlement/ Redemption Fee</b>	Not applicable No early settlement fee is charged. You may repay your withdrawal amount anytime without any early settlement fee.
<b>Minimum Loan Amount</b>	HK\$3,000

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



## 循環貸款產品資料概要

渣打銀行 (香港) 有限公司

渣打「兌現年息優惠」計劃/  
MANHATTAN「信用額自由使」年息優惠計劃  
2025年5月

此乃循環貸款產品。

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循環貸款的最終條款。

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	以下利率適用於屬於各自貸款金額範圍內的循環貸款：										
	<table border="1"> <thead> <tr> <th>貸款金額</th><th>利率</th></tr> </thead> <tbody> <tr> <td>港幣\$5,000或以下</td><td>4.40%</td></tr> <tr> <td>港幣\$5,000以上至港幣\$20,000</td><td>4.40%</td></tr> <tr> <td>港幣\$20,000以上至港幣\$100,000</td><td>4.40%</td></tr> <tr> <td>港幣\$100,000以上</td><td>4.40%</td></tr> </tbody> </table>	貸款金額	利率	港幣\$5,000或以下	4.40%	港幣\$5,000以上至港幣\$20,000	4.40%	港幣\$20,000以上至港幣\$100,000	4.40%	港幣\$100,000以上	4.40%
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	利率是按貸款額計算的每年利息所使用的基本利率。										

實際年利率	以下實際年利率適用於屬於各自貸款金額範圍內的循環貸款：										
	<table border="1"> <thead> <tr> <th>貸款金額</th><th>年化利率</th></tr> </thead> <tbody> <tr> <td>港幣\$5,000或以下</td><td>4.45%</td></tr> <tr> <td>港幣\$5,000以上至港幣\$20,000</td><td>4.45%</td></tr> <tr> <td>港幣\$20,000以上至港幣\$100,000</td><td>4.45%</td></tr> <tr> <td>港幣\$100,000以上</td><td>4.45%</td></tr> </tbody> </table>	貸款金額	年化利率	港幣\$5,000或以下	4.45%	港幣\$5,000以上至港幣\$20,000	4.45%	港幣\$20,000以上至港幣\$100,000	4.45%	港幣\$100,000以上	4.45%
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	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。
超出信用限額利率	不適用
最低還款額	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	此貸款無需定期償還固定金額。
總還款金額	此貸款無需定期償還固定金額。

### 費用及收費

手續費	不適用
年費/月費	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>提款費用/交易費用</b>	不適用
<b>逾期還款費用及收費</b>	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>超出信用額度手續費</b>	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>退票/退回自動轉帳授權指示的費用</b>	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>替換遺失卡的費用</b>	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>	
<b>提早還款/提前清償/贖回的收費</b>	不適用 沒有提前還款收費。您可以隨時償還提款金額，而毋需支付任何提前還款收費。
<b>最低貸款金額</b>	港幣\$3,000

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