

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

Standard Chartered Bank (Hong Kong) Limited

MANHATTAN Revolving Personal Loan

July 2016

**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.**

### Interest Rates and Interest Charges

#### Annualised Percentage Rate (APR)

Credit Limit	APR
HK\$ 5,000	19.24%
HK\$ 20,000	19.23%
HK\$ 100,000	19.23%

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 Overdue / Default Interest Rate

**If you fail to pay the minimum monthly repayment on or before payment due date for the first time in the past 12 months ("Relevant Event"):**

5% per annum on any outstanding balance in addition to the prevailing basic interest rate starting from the happening of the Relevant Event until the day when the happening of the Relevant Event no longer exists in the Bank's record. The default interest is calculated daily on a simple basis and charged to the account on a monthly basis.

**If you fail to pay the minimum monthly repayment on or before payment due date for two times or more in the past 12 months:**

9% per annum on any outstanding balance in addition to the prevailing basic interest rate starting from the happening of the Relevant Event for two times or more until the day when the happening of the Relevant Event for two times or more no longer exists in the Bank's record. The default interest is calculated daily on a simple basis and charged to the account on a monthly basis.

#### Overlimit Interest Rate

Not applicable

#### Minimum Payment

The aggregate amount of the following items or HK\$50, whichever is higher:

- (i) Total unpaid interest, fees and charges (if applicable);
- (ii) The excess amount by which the relevant statement balance exceeds the credit limit; and
- (iii) 1% of the outstanding balance excluding item (i) and (ii) above.

### Fees and Charges

#### Handling Fee

Not applicable

#### Annual Fee / Monthly Fee

1% of the credit limit per annum for the maintenance of the credit facility on the first drawdown date of the credit facility and on each anniversary of that date

#### Withdrawal Fee / Transaction Fee

1% of the cash withdrawal / transaction amount (minimum HK\$50) for each cash withdrawal/ transaction

#### Late Payment Fee and Charge

HK\$200 per month if you fail to pay the minimum monthly repayment by the payment due date

#### Overlimit Handling Fee

Not applicable

#### Returned Cheque Charge / Rejected Autopay Charge

Not applicable

#### Lost Card Replacement Fee

HK\$100 per replacement of lost card

### Additional Information

#### Statement Retrieval Fee

HK\$25 per copy

#### Cash withdrawal fee at Standard Chartered's branch counters

HK\$30 for each cash withdrawal

#### Credit Balance Withdrawal (By cheque / cashier's order)

HK\$75 per cheque / cashier's order

#### Minimum Credit Limit

HK\$5,000

## 循環貸款產品資料概要

渣打銀行(香港)有限公司

MANHATTAN「循環錢」  
2016年7月

此乃循環貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，  
循環貸款的最終條款以貸款確認書為準。

### 利率及利息支出

實際年利率	信貸限額	實際年利率
	5,000港元	19.24%
	20,000港元	19.23%
	100,000港元	19.23%

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	<p><b>在過去12個月內閣下首次未能在有關的到期繳款日或之前支付每月最低還款額（「拖欠情況」）的情況下，將收取：</b></p> <p>由出現拖欠情況起直至本行之記錄再不出現該拖欠情況，向任何欠款結餘徵收適用之基本利率再額外附加年化利率5%。逾期還款利息按日以單利息基準計算，並每月從戶口中收取。</p> <p><b>在過去12個月內有2次或以上閣下未能在有關的到期繳款日或之前支付每月最低還款額（「2次或以上之拖欠情況」）的情況下，將收取：</b></p> <p>由出現2次或以上之拖欠情況起直至本行之記錄再不出現該2次或以上之拖欠情況，向任何欠款結餘徵收適用之基本利率再額外附加年化利率9%。逾期還款利息按日以單利息基準計算，並每月從戶口中收取。</p>
超出信用額度利率	不適用

最低還款額	以下項目之總和或50港元（以較高者為準）： (i) 未付利息、費用及收費總額（如適用）； (ii) 有關月結單結餘超逾限額的部份；及 (iii) 不包括以上(i)及(ii)項的欠款結餘之1%。
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### 費用及收費

手續費	不適用
年費/月費	根據信貸限額，以每年1%計算。此為維持貸款的手續費，並將於貸款的首個提取日及其後各週年日支取。
提款收費/交易收費	每次提取或交易將收取款項的1%（最低為50港元）。
逾期還款費用及收費	在閣下未能在有關的到期繳款日或之前支付每月最低還款額的情況下，將每月收取200港元。
超出信用額度手續費	不適用
退票/退回自動轉帳授權指示的收費	不適用
替換遺失卡的收費	每次替換已遺失的卡，將收取100港元

### 其他資料

申領月結單副本	每張將收取25港元
經渣打分行出納提取貸款手續費	每次提取將收取30港元
賬戶結餘提款（以銀行支票/本票提取結餘款項）：	每張支票/本票將收取75港元
最低信貸限額	5,000港元