

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

Standard Chartered Bank (Hong Kong) Limited

Revolving Cash Card  
January 2019

**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	15.72%
HK\$ 20,000	11.80%
HK\$ 100,000	8.85%

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

This rate will apply when you fail to pay the minimum monthly repayment on or before payment due date for 2 times or more in the past 6 months ("Relevant Event"):  
7% 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 Relevant Event no longer exists in 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 items (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

**If you fail to pay the minimum monthly repayment by the payment due date set out in a statement:**  
HK\$100 or 8% of the Eligible Amount, whichever is higher. The Eligible Amount equals to the minimum monthly repayment minus the following items:  
• any overlimit amount; and  
• any payment made during the current statement cycle or amount of unpaid minimum monthly repayment of the previous statement cycle, whichever is higher.

**If you fail to pay the minimum monthly repayment on 60 days or 90 days after the payment due date as set out in the relevant statements:**  
Extra HK\$100

#### Overlimit Handling Fee

HK\$130 per statement cycle will be charged if your outstanding balance exceeds the credit limit at any point of time during a statement cycle.

#### Returned Cheque / Rejected Autopay Charge

HK\$120 per returned cheque / rejected autopay payment

#### Lost Card Replacement Fee

HK\$100 per replacement of lost card

### Additional Information

#### Foreign Currency Cheque Repayment

HK\$100 per cheque

#### Statement Retrieval Fee

HK\$30 per copy for statement issued within the latest 2 months  
HK\$50 per copy for statement issued before the latest 2 months

#### Credit Balance Withdrawal By Cheque or 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

循環貸款卡  
2019年1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

限額	年利率
5,000港元	15.72%
20,000港元	11.80%
100,000港元	8.85%

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

此利率將在過去6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付款額（「拖欠情況」）的情況下收取：

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7%。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。

#### 超出信用額度利率

不適用

#### 最低還款額

以下項目之總額或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)項的欠款結餘的1%。

### 費用及收費

#### 手續費

不適用

#### 年費 / 月費

根據限額，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

在閣下未有在有關的到期繳款日或之前支付每月最低付款額的情況下，將收取：

- 100港元或符合條件金額之8%（以較高者為準），符合條件金額相等於每月最低付款額減去下列款項：
- 任何超逾限額銀碼；及
  - 該月月結單週期內所繳付之任何費用或於上一月結單週期內尚未繳付之每月最低付款額（以較高者為準）
- 在閣下未有在有關的到期繳款日以後的60日或90日支付每月最低付款額的情況下，將收取：
- 額外100港元

#### 超出信用額度手續費

在月結單週期內的任何時候，如閣下的欠款結餘超出貸款的限額，本行每月結單週期將收取130港元。

#### 退票/退回自動轉帳授權指示的收費

每次退票/退回自動轉帳授權指示時，將收取120港元

#### 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

#### 外幣支票還款

每張支票將收取100港元

#### 申領月結單副本

最近2個月內所發出之月結單：每張將收取30港元

最近2個月以前所發出之月結單：每張將收取50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

#### 最低限額

5,000港元