

## Key Facts Statement (KFS) for Instalment Loan

The Hongkong and Shanghai Banking Corporation Limited ("we" or "us")

**Credit Card Cash Instalment Plan  
October 2018**

<p><b>This product is an instalment loan.</b>  <b>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.</b></p>									
<b>Interest Rates and Interest Charges</b>									
<b>Annualised Percentage Rate (APR)</b>	<ul style="list-style-type: none"> <li>Please refer to the "Bank Tariff Guide for HSBC Retail Banking and Wealth Management Customers" ("Tariff Guide") and the Credit Card Cardholder Agreement for details.</li> <li>No finance charge is payable if you make full repayment of the statement balance of your credit card on or before the payment due date of each month.</li> </ul>								
<b>Annualised Overdue / Default Interest Rate</b>	<p>We will bill each monthly Repayment Amount of Cash Instalment Plan to your Card Account on a monthly basis as a purchase transaction and show it on your Card statement.</p> <p>You need to be aware that only 1% of the monthly instalment principal amount plus full monthly handling fee of Cash Instalment Plan will be included in the minimum payment due. If you fail to pay the statement balance of your monthly Card statement in full, or if you only pay the minimum payment due on or before the due date of that statement, we will charge on the outstanding statement balance a finance charge at the interest rate applicable to credit card as specified in the "Tariff Guide".</p>								
<b>Fees and Charges</b>									
<b>Handling Fee</b>	<p>For a loan amount of HK\$100,000:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Loan Tenor</td> <td style="text-align: center;">6-month</td> <td style="text-align: center;">12-month</td> <td style="text-align: center;">24-month</td> </tr> <tr> <td style="text-align: center;">APR</td> <td style="text-align: center;">Not applicable</td> <td style="text-align: center;">10.28%</td> <td style="text-align: center;">10.52%</td> </tr> </table> <p style="text-align: center;"><b>For your eligible APR, please refer to our promotional materials, HSBC website or call our Hotline for enquiry.</b></p> <p>The APR is calculated using method specified in relevant guidelines issued by The Hong Kong Association of Banks, and is rounded up or down to the nearest two decimal places. An APR is a reference rate, which includes all applicable interest rates, fees and charges of the product, expressed as an annualised rate.</p>	Loan Tenor	6-month	12-month	24-month	APR	Not applicable	10.28%	10.52%
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APR	Not applicable	10.28%	10.52%						
<b>Late Payment Fee and Charge</b>	Please refer to the "Tariff Guide" and the Credit Card Cardholder Agreement for details.								
<b>Prepayment / Early Settlement / Redemption Fee</b>	<p>2% of outstanding principal amount</p> <p>Before you make request for early settlement of your Cash Instalment Plan, please refer to our HSBC website (Borrowing &gt; Credit Cards &gt; Cash Instalment Plan &gt; Frequently Asked Questions)</p>								
<b>Returned Cheque / Rejected Autopay Charge</b>	Please refer to the "Tariff Guide" and the Credit Card Cardholder Agreement for details.								
<b>Additional Information</b>									
<ul style="list-style-type: none"> <li>The monthly Repayment Amount is calculated by dividing the aggregate of the Loan and all the handling fees by the relevant number of instalments. The same handling fee will be charged for each instalment.</li> <li>Minimum loan amount is HK\$2,000</li> <li>For further information, please refer to our HSBC website (Borrowing &gt; Credit Cards &gt; Cash Instalment Plan)</li> <li>Please note that we do not appoint any third parties to refer Cash Instalment Plan applications to us and will not process any application that was referred by a third party under beneficial arrangement. For enquiry, please call our hotline at 2233 3000.</li> </ul>									

To borrow or not to borrow? Borrow only if you can repay!

## 分期貸款產品資料概要

香港上海滙豐銀行有限公司(「本行」)

信用卡「現金套現」分期計劃

2018年10月

<p>此乃分期貸款產品。 本概要所提供的利息、費用及收費等資料僅供參考， 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>									
<b>實際年利率</b>	<ul style="list-style-type: none"> <li>詳情請參閱「滙豐零售銀行及財富管理客戶銀行服務費用簡介」(「服務費用簡介」)及信用卡持卡人合約。</li> <li>如您在到期日或該日前已繳付信用卡結單結欠的全部款項，則毋須繳付任何財務費用。</li> </ul>								
<b>逾期還款年化利率 / 就違約貸款收取的年化利率</b>	<p>本行將「現金套現」分期計劃之每月還款金額如一項購物簽賬交易於每月記賬入閣下的信用卡戶口，並在信用卡結單上顯示。</p> <p>請您留意，「現金套現」分期計劃之每月分期本金的1%加上每月手續費之全數金額將包含在最低還款額中。如您在到期日或之前未繳付信用卡月結單結欠的全部款項，或閣下只繳付最低還款額，本行將按任何未償還的結餘額徵收財務費用，並根據「服務費用簡介」內之信用卡財務費用的指定利率及方式計算。</p>								
<b>費用及收費</b>									
<b>手續費</b>	<p>貸款金額: 港幣100,000 元</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <td>貸款期</td> <td>6個月</td> <td>12個月</td> <td>24個月</td> </tr> <tr> <td>實際年利率</td> <td>不適用</td> <td>10.28%</td> <td>10.52%</td> </tr> </table> <p>就屬於您的實際年利率，請參照推廣期內的宣傳資料、本行網頁或致電本行熱線查詢。</p> <p>實際年利率是採用香港銀行公會所載的有關指引計算，並已被約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示出已包括所有適用的利率、手續費及收費。</p>	貸款期	6個月	12個月	24個月	實際年利率	不適用	10.28%	10.52%
貸款期	6個月	12個月	24個月						
實際年利率	不適用	10.28%	10.52%						
<b>逾期還款費用及收費</b>	詳情請參閱「服務費用簡介」及信用卡持卡人合約。								
<b>提前還款 / 提前清償 / 贖回的收費</b>	<p>本金結欠的2%</p> <p>於決定提前清還「現金套現」分期計劃前可參閱滙豐網頁(借貸 &gt; 信用卡 &gt; 「現金套現」分期計劃 &gt; 常見問題)</p>								
<b>退票 / 退回自動轉賬授權指示的收費</b>	詳情請參閱「服務費用簡介」及信用卡持卡人合約。								
<b>其他資料</b>									
<ul style="list-style-type: none"> <li>每月還款金額是由貸款金額及手續費之總和，除以所選擇之還款期。每期供款將收取相同之手續費。</li> <li>貸款額最少為港幣2,000元</li> <li>詳情可參閱滙豐網頁(借貸 &gt; 信用卡 &gt; 「現金套現」分期計劃)</li> <li>請留意本行並沒有委託任何第三方轉介「現金套現」分期計劃申請亦不會辦理任何由第三方在利益安排下轉介的申請。如有查詢，請致電熱線2233 3000。</li> </ul>									

借定唔借？還得到先好借！