



**Terms and Conditions for Spending Instalment Plan "One-off Handling Fee Offer" for HSBC Red Credit Card**

"One-off Handling Fee Offer" details:

Spending Instalment Amount (HKD)	One-off Handling Fee (HKD)	
	6-month repayment period	12-month repayment period
\$1,000 – \$5,000	\$50	\$100
>\$5,000 – \$10,000	\$100	\$200
>\$10,000 – \$20,000	\$150	\$300
>\$20,000 – \$30,000	\$250	\$500
>\$30,000 – \$40,000	\$300	\$600
>\$40,000 – \$50,000	\$400	\$800
>\$50,000 – \$60,000	\$500	\$1,000
>\$60,000 – \$80,000	\$600	\$1,200
>\$80,000 – \$100,000	\$800	\$1,600
>\$100,000 – \$150,000	\$1,200	\$2,400
>\$150,000 – \$200,000	\$1,500	\$3,000
>\$200,000 – \$250,000	\$1,800	\$3,600
>\$250,000 – \$300,000	\$2,300	\$4,600
>\$300,000 – \$350,000	\$2,700	\$5,400
>\$350,000 – \$400,000	\$3,100	\$6,200
>\$400,000 – \$450,000	\$3,500	\$7,000
>\$450,000 – \$500,000	\$3,900	\$7,800
>\$500,000 – \$550,000	\$4,300	\$8,600
>\$550,000 – \$600,000	\$4,700	\$9,400
>\$600,000 – \$700,000	\$5,300	\$10,600
>\$700,000 – \$800,000	\$6,000	\$12,000
>\$800,000 – \$900,000	\$6,800	\$13,600
>\$900,000 – \$1,000,000	\$7,600	\$15,200
>\$1,000,000 – \$1,500,000	\$9,500	\$19,000
>\$1,500,000 – \$2,000,000	\$13,000	\$26,000
>\$2,000,000 – \$2,500,000	\$16,000	\$32,000
>\$2,500,000 – \$3,000,000	\$19,000	\$38,000
>\$3,000,000 – \$3,500,000	\$23,000	\$46,000
>\$3,500,000 – \$4,000,000	\$26,000	\$52,000
>\$4,000,000 – \$4,500,000	\$30,000	\$60,000
>\$4,500,000 – \$5,000,000	\$33,000	\$66,000

Example: For a Spending Instalment amount of HKD3,000 with a 6-month repayment period, the monthly repayments and the handling fees would be as follows:

	The 1 <sup>st</sup> month	The 2 <sup>nd</sup> month	The 3 <sup>rd</sup> month	The 4 <sup>th</sup> month	The 5 <sup>th</sup> month	The 6 <sup>th</sup> month
Spending Instalment Amount (HKD)	\$500	\$500	\$500	\$500	\$500	\$500
Handling Fee (HKD)	\$50	/	/	/	/	/

The above example is for reference only, for the actual monthly repayment, please refer to the monthly credit card statement.

1. The promotional period for the "One-off Handling Fee Offer" is from 5 July 2023 to 31 December 2023, has been extended to 29 February 2024, both dates inclusive ("Handling Fee Offer Period").
2. The "One-off Handling Fee Offer" only applies to the HSBC Red Credit Card Primary cardholder who can count transactions from both the primary and additional cards.
3. To be eligible for the "One-off Handling Fee Offer", HSBC Red Credit Card Cardholders must apply for a Spending Instalment Plan via the HSBC HK App or HSBC Reward+ app and get approval during the Handling Fee Offer Period. Options of 6 or 12 months repayment periods are available.
4. HSBC Red Credit Cardholders can also choose to repay their credit card statement in 6–60 month repayment periods subject to the payment of the monthly handling fees. Please call the application hotline at 2233 3052 or visit [www.hsbc.com.hk/sip](http://www.hsbc.com.hk/sip) for details.
5. The Spending Instalment Plan is only applicable to posted purchase transactions billed on the current statement and unbilled purchase transactions during the Handling Fee Offer Period. Previous purchase transactions outside the Handling Fee Offer Period are not eligible to be settled under the Spending Instalment Plan. Other transactions, including but not limited to cash advances, instalment plans, Octopus AAVS, all fees and charges, withdrawal amounts under the Cash Instalment Plan/Cash Credit Plan, gambling transactions, purchase and/or reloading of stored value cards or e-Wallets, transactions at non-financial institutions (including the purchase of foreign currency, money orders and travellers cheques), transactions at financial institutions (including the purchase of merchandise and services from banks) and wire transfers are also not eligible. Cardholders must apply for a Spending Instalment Plan at least 3 working days before the payment due date of the relevant transactions.
6. HSBC is entitled to approve or reject any application without giving any reason or prior notice to the Cardholder. Upon approval of a Spending Instalment Plan, HSBC will levy the One-off Handling Fee on the approved instalment amount. Please refer to the "One-off Handling Fee Offer" table above for details. Terms and conditions for the Spending Instalment Plan will apply to any Spending Instalment Plan applied for under this One-off Handling Fee Offer. For any enquiries, please call our Credit Card Offers Hotline on 2748 8033.

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

**滙豐Red信用卡簽賬分期計劃「一筆過手續費」之條款及細則**

「一筆過手續費」詳情：

簽賬分期金額 (港幣)	一筆過手續費 (港幣)	
	6個月分期	12個月分期
\$1,000 – \$5,000	\$50	\$100
>\$5,000 – \$10,000	\$100	\$200
>\$10,000 – \$20,000	\$150	\$300
>\$20,000 – \$30,000	\$250	\$500
>\$30,000 – \$40,000	\$300	\$600
>\$40,000 – \$50,000	\$400	\$800
>\$50,000 – \$60,000	\$500	\$1,000
>\$60,000 – \$80,000	\$600	\$1,200
>\$80,000 – \$100,000	\$800	\$1,600
>\$100,000 – \$150,000	\$1,200	\$2,400
>\$150,000 – \$200,000	\$1,500	\$3,000
>\$200,000 – \$250,000	\$1,800	\$3,600
>\$250,000 – \$300,000	\$2,300	\$4,600
>\$300,000 – \$350,000	\$2,700	\$5,400
>\$350,000 – \$400,000	\$3,100	\$6,200
>\$400,000 – \$450,000	\$3,500	\$7,000
>\$450,000 – \$500,000	\$3,900	\$7,800
>\$500,000 – \$550,000	\$4,300	\$8,600
>\$550,000 – \$600,000	\$4,700	\$9,400
>\$600,000 – \$700,000	\$5,300	\$10,600
>\$700,000 – \$800,000	\$6,000	\$12,000
>\$800,000 – \$900,000	\$6,800	\$13,600
>\$900,000 – \$1,000,000	\$7,600	\$15,200
>\$1,000,000 – \$1,500,000	\$9,500	\$19,000
>\$1,500,000 – \$2,000,000	\$13,000	\$26,000
>\$2,000,000 – \$2,500,000	\$16,000	\$32,000
>\$2,500,000 – \$3,000,000	\$19,000	\$38,000
>\$3,000,000 – \$3,500,000	\$23,000	\$46,000
>\$3,500,000 – \$4,000,000	\$26,000	\$52,000
>\$4,000,000 – \$4,500,000	\$30,000	\$60,000
>\$4,500,000 – \$5,000,000	\$33,000	\$66,000

以港幣3,000元分期金額及6個月分期計劃為例之每月還款及手續費如下：

	第1個月	第2個月	第3個月	第4個月	第5個月	第6個月
簽賬分期金額 (港幣)	\$500	\$500	\$500	\$500	\$500	\$500
手續費 (港幣)	\$50	/	/	/	/	/

以上例子只供參考，實際每月供款請參閱月結單。

1. 「一筆過手續費」之推廣期為2023年7月5日至2023年12月31日，現已延長至2024年2月29日，包括首尾兩日（「推廣期」）。
2. 「一筆過手續費」僅適用於滙豐Red信用卡基本卡持卡人，及其基本卡或附屬卡的簽賬。
3. 滙豐Red信用卡持卡人必須於推廣期內透過HSBC HK App或Reward+應用程式申請「簽賬分期計劃」並獲成功批核，方可享該「一筆過手續費」之計劃。可供選擇之還款期包括6或12個月。
4. 滙豐Red信用卡持卡人亦可選擇以每月手續費，將月結單以6-60個月分期繳付，請致電申請熱線2233 3052或瀏覽[www.hsbc.com.hk/sip](http://www.hsbc.com.hk/sip)查詢每月手續費詳情。
5. 「簽賬分期計劃」只適用於推廣期內當期月結單或未顯示於月結單已誌賬的零售交易，當期月結單之前的簽賬交易不能以「簽賬分期計劃」繳付。其他交易包括但不限於現金貸款、分期付款、八達通自動增值服務、所有費用、「現金套現」分期計劃／「現金套現」計劃的提款金額、賭博交易、購買及／或充值儲值卡或電子錢包、於非金融機構的交易（包括購買外匯、匯票及旅行支票）、於金融機構的交易（包括購買銀行產品及服務）及電匯均不適用。「簽賬分期計劃」申請必須在相關交易簽賬的付款到期日前最少三個工作天由持卡人作出。
6. 滙豐有權批准或拒絕任何申請而毋須提供任何理由及毋須事先通知持卡人。當分期計劃的申請獲批核後，滙豐會按已批核的分期金額收取有關一筆過手續費。詳情請參閱上述「一筆過手續費」列表。此「一筆過手續費」須受有關條款及細則約束，如有任何查詢，請致電信用卡熱線2748 8033。

借定唔借？還得到先好借！

**汇丰Red信用卡签账分期计划「一次性手续费」之条款及细则**

「一次性手续费」详情：

签账分期金额 (港币)	一次性手续费 (港币)	
	6个月分期	12个月分期
\$1,000 – \$5,000	\$50	\$100
>\$5,000 – \$10,000	\$100	\$200
>\$10,000 – \$20,000	\$150	\$300
>\$20,000 – \$30,000	\$250	\$500
>\$30,000 – \$40,000	\$300	\$600
>\$40,000 – \$50,000	\$400	\$800
>\$50,000 – \$60,000	\$500	\$1,000
>\$60,000 – \$80,000	\$600	\$1,200
>\$80,000 – \$100,000	\$800	\$1,600
>\$100,000 – \$150,000	\$1,200	\$2,400
>\$150,000 – \$200,000	\$1,500	\$3,000
>\$200,000 – \$250,000	\$1,800	\$3,600
>\$250,000 – \$300,000	\$2,300	\$4,600
>\$300,000 – \$350,000	\$2,700	\$5,400
>\$350,000 – \$400,000	\$3,100	\$6,200
>\$400,000 – \$450,000	\$3,500	\$7,000
>\$450,000 – \$500,000	\$3,900	\$7,800
>\$500,000 – \$550,000	\$4,300	\$8,600
>\$550,000 – \$600,000	\$4,700	\$9,400
>\$600,000 – \$700,000	\$5,300	\$10,600
>\$700,000 – \$800,000	\$6,000	\$12,000
>\$800,000 – \$900,000	\$6,800	\$13,600
>\$900,000 – \$1,000,000	\$7,600	\$15,200
>\$1,000,000 – \$1,500,000	\$9,500	\$19,000
>\$1,500,000 – \$2,000,000	\$13,000	\$26,000
>\$2,000,000 – \$2,500,000	\$16,000	\$32,000
>\$2,500,000 – \$3,000,000	\$19,000	\$38,000
>\$3,000,000 – \$3,500,000	\$23,000	\$46,000
>\$3,500,000 – \$4,000,000	\$26,000	\$52,000
>\$4,000,000 – \$4,500,000	\$30,000	\$60,000
>\$4,500,000 – \$5,000,000	\$33,000	\$66,000

以港币3,000元分期金额及6个月分期计划为例之每月还款及手续费如下：

	第1个月	第2个月	第3个月	第4个月	第5个月	第6个月
签账分期金额 (港币)	\$500	\$500	\$500	\$500	\$500	\$500
手续费 (港币)	\$50	/	/	/	/	/

以上例子只供参考，实际每月供款请参阅月结单。

1. 「一次性手续费」之推广期为2023年7月5日至2023年12月31日，现已延长至2024年2月29日，包括首尾两日（「推广期」）。
2. 「一次性手续费」仅适用于汇丰Red信用卡基本卡持卡人，及其基本卡或附属卡的签账。
3. 汇丰Red信用卡持卡人必须于推广期内透过HSBC HK App或Reward+应用程序申请「签账分期计划」并获成功批核，方可享该「一次性手续费」之计划。可供选择之还款期包括6或12个月。
4. 汇丰Red信用卡持卡人亦可选择以每月手续费，将月结单以6-60个月分期缴付，请致电申请热线2233 3052或浏览[www.hsbc.com.hk/sip](http://www.hsbc.com.hk/sip)查询每月手续费详情。
5. 「签账分期计划」只适用于推广期内当期月结单或未显示于月结单已志账的零售交易，当期月结单之前的签账交易不能以「签账分期计划」缴付。其他交易包括但不限于现金贷款、分期付款、八达通自动增值服务、所有费用、「现金套现」分期计划/「现金套现」计划的提款金额、赌博交易、购买及/或充值储值卡或电子钱包、于非金融机构的交易（包括购买外汇、汇票及旅行支票）、于金融机构的交易（包括购买银行产品及服务）及电汇均不适用。「签账分期计划」申请必须在相关交易签账的付款到期日前最少三个工作天由持卡人作出。
6. 汇丰有权批准或拒绝任何申请而毋须提供任何理由及毋须事先通知持卡人。当分期计划的申请获批核后，汇丰会按已批核的分期金额收取有关一次性手续费。详情请参阅上述「一次性手续费」列表。此「一次性手续费」须受有关条款及细则约束，如有任何查询，请致电信用卡热线2748 8033。

借定唔借？还得到先好借！