

Key Facts Statement (KFS) for Instalment Loan

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

Credit Card Spending Instalment Plan

June 2025

<div><div>This product is an instalment loan.</div><div>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.</div><div>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.</div></div>																
Interest Rates and Interest Charges																
Interest Rate	The monthly instalment of this plan is a credit card transaction, hence, it is subject to interest rates and other fees and charges applicable to the relevant credit card. Customers can refer to the “Bank tariff guide for HSBC Wealth and Personal Banking Customers” (“Tariff Guide”), the Credit Card Terms and Key Facts Statement of Credit Card Products for details.															
Annualised Percentage Rate (APR)																
Annualised Overdue/ Default Interest Rate	<ul style="list-style-type: none">We will bill each monthly Repayment Amount of Spending Instalment Plan to your Card Account on a monthly basis as a purchase transaction and show it on your Card statement.You need to be aware that only 1% of the monthly instalment principal amount plus full monthly handling fee of Spending 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 the relevant credit card as specified in the Tariff Guide.For details of time and total cost involved to fully repay the Spending Instalment Plan by making minimum payments only, please refer to our HSBC website (Borrowing > Use Your Credit Card > Spending Instalment Plan > Find out more).															
Repayment																
Repayment Frequency	This loan requires monthly repayment.															
Periodic Repayment Amount	<div>For a loan amount of HKD100,000 with monthly repayment:</div> <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td>Periodic repayment amount for the monthly handling fee specified below</td><td>HKD17,586.67</td><td>HKD9,253.34</td><td>HKD5,086.67</td></tr></table>				Loan Tenor	6-month	12-month	24-month	Periodic repayment amount for the monthly handling fee specified below	HKD17,586.67	HKD9,253.34	HKD5,086.67				
Loan Tenor	6-month	12-month	24-month													
Periodic repayment amount for the monthly handling fee specified below	HKD17,586.67	HKD9,253.34	HKD5,086.67													
Total Repayment Amount	<div>For a loan amount of HKD100,000 with monthly repayment:</div> <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td>Total repayment amount for the monthly handling fee specified below</td><td>HKD105,520.00</td><td>HKD111,040.00</td><td>HKD122,080.00</td></tr></table> <div>Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our HSBC website (Borrowing > Use Your Credit Card > Spending Instalment Plan).</div>				Loan Tenor	6-month	12-month	24-month	Total repayment amount for the monthly handling fee specified below	HKD105,520.00	HKD111,040.00	HKD122,080.00				
Loan Tenor	6-month	12-month	24-month													
Total repayment amount for the monthly handling fee specified below	HKD105,520.00	HKD111,040.00	HKD122,080.00													
Fees and Charges																
Handling Fee	<div>For a loan amount of HKD100,000:</div> <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td>APR</td><td>20.37%</td><td>21.69%</td><td>21.87%</td></tr><tr><td></td><td colspan="3">For your eligible APR, please refer to our promotional materials, the HSBC HK App, the HSBC Reward+ App or call our Hotline for enquiry.</td></tr></table>				Loan Tenor	6-month	12-month	24-month	APR	20.37%	21.69%	21.87%		For your eligible APR, please refer to our promotional materials, the HSBC HK App, the HSBC Reward+ App or call our Hotline for enquiry.		
Loan Tenor	6-month	12-month	24-month													
APR	20.37%	21.69%	21.87%													
	For your eligible APR, please refer to our promotional materials, the HSBC HK App, the HSBC Reward+ App or call our Hotline for enquiry.															
Late Payment Fee and Charge	The monthly instalment of this plan is a credit card transaction, hence, it is subject to interest rates and other fees and charges applicable to the relevant credit card. Customers can refer to the Tariff Guide, the Credit Card Terms and Key Facts Statement of Credit Card Products for details.															
Prepayment/ Early Settlement/ Redemption Fee	<ul style="list-style-type: none">Total amount of outstanding monthly handling fee for the remaining Instalment Period plus any interest (if applicable) and an administration fee of HKD300. For HSBC Privé, the early repayment fee is waived.Before you make request for early settlement of your Spending Instalment Plan, please refer to our HSBC website (Borrowing > Use Your Credit Card > Spending Instalment Plan > Find out more).															
Returned Cheque/ Rejected Autopay Charge	The monthly instalment of this plan is a credit card transaction, hence, it is subject to interest rates and other fees and charges applicable to the relevant credit card. Customers can refer to the Tariff Guide, the Credit Card Terms and Key Facts Statement of Credit Card Products for details.															
Additional Information																
<ul style="list-style-type: none">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.Minimum instalment amount is HKD1,000.For further information, please refer to our HSBC website (Borrowing > Use Your Credit Card > Spending Instalment Plan).Please note that we do not appoint any third parties to refer Spending 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.If you are unable to fully settle the monthly instalment amount of Spending Instalment Plan, please consider whether other lending option is more suitable for you based on your own circumstances, or contact us for details.																

Remark:

1. 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, and the actual APR applied to your card account may be different.

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!