

Key Facts Statement (KFS) for Instalment Loan

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

**Personal Instalment Loan Redraw
July 2025**

This product is an instalment loan.

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.

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.

Interest Rates and Interest Charges

Interest Rate

For a loan amount of HKD100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate	0.96% p.a.	0.96% p.a.	0.96% p.a.

The interest rate is the monthly flat rate shown as a percentage of the amount borrowed for a month.

The rates for individual customers may vary. For your eligible interest rate, please call our Hotline, or log on to Online Banking or the HSBC HK App for enquiry.

Annualised Percentage Rate (APR)

For a loan amount of HKD100,000:

Loan Tenor	6-month	12-month	24-month
APR	23.47%	23.88%	23.49%

The rates for individual customers may vary. For your eligible APR, please call our Hotline, or log on to Online Banking or the HSBC HK App for enquiry.

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.

Annualised Overdue / Default Interest Rate

27%

If we do not receive monthly repayment in full on its due date, you are required to pay default interest rate of 2.25% per month on the overdue amount. Such default interest rate will accrue daily on a 365-day year basis (or 366-day year basis in a leap year) until the date of actual repayment. There is no minimum amount of default interest that will apply.

To borrow or not to borrow? Borrow only if you can repay!
借定唔借? 還得到先好借!

Repayment				
Repayment Frequency	This loan requires monthly repayment. You can choose your repayment period between 6 months and 60 months.			
Periodic Repayment Amount	For a loan amount of HKD100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate specified above	HKD17,626.70	HKD9,293.40	HKD5,126.70
Total Repayment Amount	For a loan amount of HKD100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the interest rate specified above	HKD105,760.00	HKD111,520.00	HKD123,040.00
Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at https://www.hsbc.com.hk/zh-hk/loans/products/personal-instalment-redraw/ .				
Fees and Charges				
Handling Fee	A redraw charge of 1% on the redrawn loan amount and rounded up to one decimal place (or HKD50, whichever is higher) will be calculated and deducted from the loan amount when draw down (if applicable)			
Late Payment Fee and Charge	HKD400 on each occasion if we do not receive monthly repayment in full on its due date			
Prepayment / Early Settlement / Redemption Fee	2% of outstanding principal amount plus repayment of any applicable promotional offers Before you make request for early repayment for Personal Instalment Loan, please refer to our HSBC website (Borrowing>Loans>Personal Instalment Loan Redraw>Frequently Asked Questions).			
Returned Cheque / Rejected Autopay Charge	Not Applicable			

To borrow or not to borrow? Borrow only if you can repay!
 借定唔借? 還得到先好借!

Cooling-off period	You can withdraw the loan by calling us within 7 calendar days following the day of loan disbursement ('cooling-off period'). You must repay the loan immediately, together with the accrued interest, promotional offer and relevant consumption fees if applicable. For more details, please refer to the product terms and conditions.
Additional Information	
<ul style="list-style-type: none"> The proportion of interest and principal in each monthly repayment is calculated according to the Straight-line method (applicable to any loan drawn down or redrawn on or after 2 August 2019) or Rule of 78 (applicable to any loan drawn down or redrawn before 2 August 2019). Further information available on our HSBC website (Borrowing> Loans>Personal Instalment Loan Redraw>Frequently Asked Questions). Minimum redraw loan amount is HKD3,000. Interest charged for the first month will be calculated on a pro-rata basis between the date of drawdown and first repayment. If the first repayment date specified by the Borrower is more than one month from the date of drawdown, daily deferred interest at the rate of 2.25% per month on the approved Loan amount as specified in the Confirmation Letter will be charged. For further information, please refer to our HSBC website (Product information under Borrowing>Loans>Personal Instalment Loan Redraw). Please note that we do not appoint any third parties to refer Personal Instalment Loan Redraw 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 (852)2233 3000. 	

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 version.

To borrow or not to borrow? Borrow only if you can repay!
借定唔借? 還得到先好借!

分期貸款產品資料概要

香港上海滙豐銀行有限公司（「本行」）

再提取分期「萬應錢」
2025年7月

此乃分期貸款產品。
本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的分期貸款的最終條款。
在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

利率	貸款金額為港幣10萬元：			
	貸款期	6個月	12個月	24個月
	利率	0.96% p.a.	0.96% p.a.	0.96% p.a.
	利率是指貸款金額以百分比展示的每月平息。 個別客戶的利率或有差異。就屬於您的利率，請致電本行熱線；或登入網上理財或HSBC HK App查詢。			
實際年利率	貸款金額為港幣10萬元：			
	貸款期	6個月	12個月	24個月
	實際年利率	23.47%	23.88%	23.49%
	個別客戶的利率或有差異。就屬於您的實際年利率，請致電本行熱線；或登入網上理財或HSBC HK App查詢。 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。			
逾期還款年化利率 / 就違約貸款收取的年化利率	27% 若本行於到期日仍未收到全數每月還款金額，您須為逾期款項支付以違約利率月息2.25%計算的違約利息。違約利息以每年365日為基準（或閏年366日為基準）按日累算直至實際還款日為止。此違約利息不設最低金額。			

還款

還款頻率	本貸款需按每月還款。您可選擇6至60個月作您的還款期。			
分期還款金額	以貸款額港幣10萬元，每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述利率計算之分期還款金額	港幣17,626.70元	港幣9,293.40元	港幣5,126.70元

To borrow or not to borrow? Borrow only if you can repay!
借定唔借? 還得到先好借!

總還款金額	以貸款額港幣10萬元，每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述利率計算之總還款金額	港幣105,760.00元	港幣111,520.00元	港幣123,040.00元
	註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的分期貸款服務計算機或到： https://www.hsbc.com.hk/zh-hk/loans/products/personal-instalment-redraw/ 以取得較準確資料。			
費用及收費				
手續費	按提取金額 1%收取的再提取貸款手續費已被約至小數後一個位（最低為港幣50元），並將於貸款被提取時從新貸款額中扣除 (如適用)			
逾期還款費用及收費	如本行於到期日仍未收到全數每月還款金額，每次須繳付港幣400元的逾期還款手續費			
提早還款 / 提前清償 / 贖回的收費	本金結欠的2%及退回任何適用的推廣優惠 於提前清還私人分期貸款前請參閱滙豐網頁（借貸>貸款>再提取分期「萬應錢」>常見問題）。			
退票 / 退回自動轉賬授權指示的費用	不適用			
冷靜期	您可以在放款後的七個曆日內（即「冷靜期」）致電本行取消貸款。您必須立即清還貸款以及所有累積的利息、推廣優惠及相關使用費用（如適用）。如欲了解更多詳情，請參閱產品條款及細則。			
其他資料				
<ul style="list-style-type: none">每月還款金額中利息及本金之比例將按「直線法」（適用於任何於2019年8月2日或之後提取或再提取的貸款）或「78法則」（適用於任何於2019年8月2日前提取或再提取的貸款）之方程式計算。詳情可參閱滙豐網頁（借貸>貸款>再提取分期「萬應錢」>常見問題）。再提取金額最少為港幣3,000元。貸款首個月的利息根據首個月還款日與提取貸款日期相距按比例計算。如所指定的首個月還款日與借款人提取貸款的日期相距超過一個月，則須繳付延遲還款利息。延遲還款利息按通知函上所示的批核貸款金額以月息2.25%逐日計算。詳情可參閱滙豐網頁（借貸>貸款>再提取分期「萬應錢」）。請留意本行並沒有委託任何第三方轉介再提取分期「萬應錢」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 (852)2233 3000。				

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

To borrow or not to borrow? Borrow only if you can repay!
借定唔借? 還得到先好借!