Key Facts Statement (KFS) for Instalment Loan

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

Personal Instalment Loan
February 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.

Interest Rates and Interest Charges	
Annualised Percentage Rate (APR)	For a loan amount of HKD100,000:

Loan Tenor	6-month	12-month	24-month
APR	10.71%	11.47%	11.48%
	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.
Fees and Charges	
Handling Fee	Not 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>Frequently Asked Questions)
Returned Cheque / Rejected Autopay Charge	Not applicable

Additional Information

- 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>Frequently Asked Questions)
- Minimum loan amount is HKD5,000
- 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 of Personal Instalment Loan, please refer to our HSBC website (Product information under Borrowing>Loans>Personal Instalment Loan)
- Please note that we do not appoint any third parties to refer loan 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.

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」）

分期「萬應錢」
2025 年 2 月

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。

利率及利息支出

實際年利率

貸款金額：港幣100,000 元

貸款期	6個月	12個月	24個月
實際年利率	10.71%	11.47%	11.48%
	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。

費用及收費

手續費	不適用
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
提前還款 / 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＞分期「萬應錢」＞常見問題）
退票 / 退回自動轉賬授權指示的收費	不適用

其他資料

- 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＞分期「萬應錢」＞常見問題）
- 貸款額最少為港幣5,000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。
- 分期「萬應錢」詳情可參閱滙豐網頁（借貸＞貸款＞分期「萬應錢」）
- 請留意本行並沒有委託任何第三方轉介貸款申請亦不會辦理任何由第三方在有利益安排下轉介的申請。如有查詢，請致電熱線2233 3000。

借定唔借? 還得到先好借!