汇丰

汇丰「现金套现」计划　消费或周转　一张信用卡办妥

透过「现金套现」计划即可将信用额套现及灵活还款，于2024年9月11日至2024年11月6日申请可享首180日特惠年利率低至5.8%[1]

申请简易：

- 浏览 **www.hsbc.com.hk/ccp**[2] 或
- 致电24小时申请热线[2]**2233 3051** 或
- 填妥随附的申请表格，连同所须文件寄回：
  香港上海汇丰银行有限公司信用卡中心九龙深旺道一号第二座及第三座八楼

注：

1 个人化特惠年利率5.8%只适用于个别特选客户。特惠年利率将根据汇丰不时就个别推广而厘定。特惠年利率及实际年利率会根据个别客户的资格而有所不同。请致电申请热线查询属于您的特惠年利率及实际年利率。特惠年利率5.8%的实际年利率为5.96%。实际年利率是采用香港银行公会所载的有关指引计算，并已被约至小数后两个位。实际年利率是一个参考利率，以年化利率展示出已包括所有适用的利率、手续费及收费。申请此「现金套现」计划的持卡人，无论申请成功与否，将被视为已同意汇丰可酌情按持卡人要求的金额而提升其指定汇丰信用卡户口的信用限额。汇丰将以书面通知持卡人此计划及信用限额调整（如适用）的申请审批结果。持卡人最终获批核的提款金额及其指定汇丰信用卡户口信用限额的调整，由汇丰全权决定。

2 只适用于将整笔获批核金额志账到持卡人之汇丰个人银行户口之申请。

有关此计划的条款及细则和产品资料概要，请参阅随附单张。如有任何查询，请致电信用卡优惠热线2748 8033。

如阁下需缴交证明文件以完成申请，详情如下：

递交入息证明副本途径

1. 网上简易上载补充文件及／或资料：前往www.hsbc.com.hk/ccpupload，然后根据指示填写所需资料及递交需要的文件。
2. 您亦可将信用卡号码写于证明文件副本上并
   - 邮寄至香港九龙深旺道一号汇丰中心第二座及第三座八楼，香港上海汇丰银行有限公司收；或
   - 交回至任何汇丰分行

所需入息证明副本

请提供下述文件的影印本（持卡人提交的一切文件将不予退回）：

1. 明确列出过去一个月（非固定收入者*则至少三个月）的每月薪金收入及其他收入进账（如适用）的银行月结单或存摺；或
2. 如您的银行月结单或存摺未能明确列出您的每月薪金收入，本行仍需要您提供能够显示过去一个月（非固定收入者*则至少三个月）的每月薪金收入的银行月结单或存摺及以下任何一项文件：
   - 最近一年由税务局发出的评税通知书
   - 过去三个月内发出的受雇证明文件（显示雇主／公司名称及盖章、工作职位、每月薪金详情）
   - 过去三个月内发出显示雇主／公司名称的发薪单据

* 非固定收入者包括以兼职、佣金或利润分享为收入的非固定收入申请人。

借定唔借？还得到先好借！

Y24-U8-CAMH4608/ONLINE

HSBC

HSBC's Cash Credit Plan One card for all your spending and cash needs

With our Cash Credit Plan, you can withdraw cash from the credit card account with flexible repayment. Apply between 11 September 2024 and 6 November 2024 to enjoy preferential annual interest rate as low as **5.8%** for first 180 days[1].

It's simple to apply:

- Visit **www.hsbc.com.hk/ccp**[2] or
- Call our **24-hour application hotline**[2] **2233 3051** or
- Complete the enclosed application form and mail it to us with the required document(s) to: The Hongkong and Shanghai Banking Corporation Limited, Card Centre, 8/F, Tower 2&3, HSBC Centre, 1 Sham Mong Road, Kowloon

Remarks:

1 The personalised preferential annual interest rate 5.8% is applicable to selected customers and is for reference only. The preferential annual interest rate is to be determined by HSBC from time to time for individual promotion. The preferential annual interest rate and annualised percentage rate ("APR") differ depending on individual customer eligibility. Please call our hotline for the preferential annual interest rate and the annualised percentage rate applicable to you. The APR for the preferential annual interest rate 5.8% is 5.96%. 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. By applying for this Cash Credit Plan regardless of the application approval result, the cardholder is deemed to have agreed that HSBC may increase the credit limit of the cardholder's designated HSBC credit card account subject to the requested amount. HSBC will notify the cardholder of the application approval result of this plan and credit limit adjustment (if applicable) by mail. HSBC has the final decision on the final approved withdrawal amount and the credit limit adjustment of the cardholder's designated HSBC credit card account.

2 Only applicable to applications for the transfer of the entire approved amount to the cardholder's HSBC personal bank account.

Please refer to the attached terms and conditions and key facts statement of this plan. For any enquiries, please call our Credit Card Offers Hotline on 2748 8033.

If you are required to submit document for application, please refer to below for details:

Channels for income proof copy(ies) submission

1. Online submission for missing document(s) and/or information: Visit www.hsbc.com.hk/ccpupload and follow the instructions to input required information and upload required documents.
2. Alternatively, please mark your credit card number on the document(s) required and
   - mail to The Hongkong and Shanghai Banking Corporation Limited, 8/F, Tower 2&3, HSBC Centre, 1 Sham Mong Road, Kowloon; OR
   - submit to any HSBC Branches

Required income proof copy(ies)

Please provide copies of the following (all documents submitted by cardholder will not be returned):

1. Bank account statements/passbook that clearly show the credit of your monthly salary, and other income, if any, in the past one month (three months for irregular income earners*); OR
2. If your bank account statements/passbook does not clearly show the credited amount is your monthly salary, we still need you to provide such bank statements/passbook purportedly showing the credit of your monthly salary for the past one month (three months for irregular income earners*) plus either one of the following documents:
   - Tax Demand Note issued by the Inland Revenue Department for the last tax year
   - Valid employment letter (i.e. with company's letterhead and bearing company's chop confirming job title and income details) dated within three months of application
   - Recent salary payroll advices evidencing the employer's name dated within three months of application

* Irregular income earners include customers working on a part-time, commission or profit sharing basis.

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

Y24-U8-CAMH4608/ONLINE

汇丰「现金套现」计划申请表格

指定汇丰信用卡户口

贷款用途 ☐私人用途 ☐偿还债务 ☐家居装修 ☐旅游 ☐进修 ☐婚礼 ☐医疗费用 ☐缴税 ☐按揭首期 ☐其他：_____

1 请将所批核的金额存入以下指定个人银行户口

	银行户口号码	要求金额[1]
汇丰银行户口号码		港币 元
其他银行户口号码[2]		港币 元

2 将其他信用卡结欠金额转账至汇丰信用卡户口

信用卡发卡机构名称[3]	信用卡户口号码[2]	持卡人姓名[3]	有效期至	要求金额[1]
			月 年	港币 元

关系申报

申请人是否为香港上海汇丰银行有限公司（汇丰）、其分行、其附属公司或其联属公司不论在香港境内或境外（例如恒生 银行），或汇丰能对其行使控制的其他实体的董事／雇 员*／控权人*／小股东控权人*的亲属*？

☐ 否，倘这些资料不再真实正确，本人同意尽速以书面通知贵 行。

☐ 是 [请填上亲属的英文全名：_____。关系：_____。]

申请人是否为香港上海汇丰银行有限公司（汇丰）、其分行、其附属公司或其联属公司不论在香港境内或境外，或汇丰能对其行使控制的其他实体的董事／雇员／控权人／小股东控权人 ？

☐ 否，倘这些资料不再真实正确，本人同意尽速以书面通知贵 行。

☐ 是 [请填上职员号码：_____。]

如申请人就以上的问题的回答为「是」，请提供汇丰、其分行及其附属公司对以下人士 ／机构的无保证风险承担总额 ：

1.阁下；2.对任何申请人所控制或申请人以董事、合夥人、经理或代理人的身份而具有权益的商号、合夥或非上市公司；及3.对任何申请 人作为担保人的个别人士、商号、合夥或非上市公司

港币_____元

本人确认本人已获得以上提及的人士的同意提供其资料给汇丰、其分行及其附属公司以便汇丰能够遵守《银行业条例》、《银行业 （风险承担限度）规则》及／或不时在任何司法管辖区的其他类似法律及规定及 ／或对监管机构作出的相关承诺。

本人授权汇丰的分行及附属公司披露其对本人 ／我们的无保证风险承担的资料以便汇丰核实本人提供的资料。

* 备注：阁下可向本行查询有关定义及以上所提及机构的名单 。

收入及信贷资料声明

(i) 月薪：港币_____元。

(ii) 您是否于汇丰以外拥有其他有抵押贷 款 (包括按揭) †？ ☐ 否 ☐ 是 [请填写您最近之每月供款总额：港 币_____元。]

(iii) 您是否拥有其他财务机构 (银行除外) 的无抵押贷款‡？ ☐ 否 ☐ 是 [请填写您最近之每月供款总额：港 币_____元。]

(iv) 您是否于汇丰以外正在申请其他无抵押贷 款‡？ ☐ 否 ☐ 是 [请填写您预计之每月供款总额：港 币_____元。]

† 抵押贷款包括楼宇按揭、抵押透支和抵押贷款 。

‡ 无抵押信贷包括信用卡、循环信用贷款、无抵押透支和无抵押贷款 。

1 有关要求金额必须最少为港币2,000元，最多可高达持卡人指定汇丰信用卡户口信用限额的100%。申请此计划的持卡人，无论申请成功与否，将被视为已同意汇丰可酌情按持卡人要求的金额而提升其指定汇丰信用卡户口的信用限额。汇丰将以书面通知持卡人此计划及信用限额调整（如适用）的申请审批结果。持卡人最终 获批核的提款金额及其指定汇丰信用卡户口信用限额的调整，由汇丰全权决定。

2 请附上有关信用卡户口最近期月结单或显示持卡人姓名及户口号码的个人银行户口资料副本（汇丰银行户口 除外）。

3 必须为香港的发卡机构及信用卡户口的持卡人姓名须与持卡人相同。

注：汇丰将根据一般信贷评估方式审批此计划的申请，并有权批准或拒绝任何申请或批准比申请要求较低的提款金额而毋须提供任何理由及毋 须事先通知持卡人。请不时更新您于银行纪录的地址、电话号码及电邮等联络资料 ，以便本行在有需要时联络您跟进此项申请。如您想更改有关联络资料，请使用个人网上理财的更改个人资料及地址功能或到分行填写有关表格。

声明：

本人明白汇丰并没有委托任何第 三方转介「现金套现」计划申请至汇丰且确认是次申请并非由第三方在有利益安排下转介。本人证明上述资料属正确及完整。本人已详阅并同意受本计划的条款及细则和产品资料概要所约束 。

持卡人签署 _____ 日期 _____

银行专用

Remarks H2X / H3X	Programme code

借定唔借？还得到先好借 ！

Application for HSBC's Cash Credit Plan

Designated HSBC credit card account

Loan purpose ☐ Personal use ☐ Debt ☐ Home improvement ☐ Travel ☐ Education
☐ Wedding ☐ Medical ☐ Tax payment ☐ Mortgage down payment ☐ Others: _____

1 Please credit the approved amount to the following personal bank account

	Bank account number	Requested amount[1]
HSBC bank account number		HK$
Other bank account number[2]		HK$

2 Credit card account information of the outstanding balance to be transferred to your HSBC credit card account

Credit card issued by[3]	Credit card account no.[2]	Cardholder's name[3]	Expiry date	Requested amount[1]
			MM YY	HK$

Relationship Declaration

Are you a relative* of any of the directors/employees*/controllers*/minority shareholder controllers* of The Hongkong and Shanghai Banking Corporation Limited (HSBC), its branches, subsidiaries or affiliates in HK or overseas (e.g. Hang Seng Bank), or other entities over which HSBC is able to exert control?

☐ No, and I agree to notify the Bank promptly in writing if this information is no longer true and correct.
☐ Yes. [please state his/her full name in English: _____. Relationship: _____.]

Are you a director/employee/controller/minority shareholder controller of HSBC, its branches, subsidiaries or affiliates in HK or overseas, or other entities over which HSBC is able to exert control?

☐ No, and I agree to notify the Bank promptly in writing if this information is no longer true and correct.
☐ Yes. [please state your staff number: _____.]

If you answer "yes" to any of the above questions, please state the total amount of unsecured exposures of HSBC, its branches and its subsidiaries:
1. to you personally; 2. to any firm, partnership or non-listed company controlled by you or of which you are interested as director, partner, manager or agent; and 3. to any individual, firm, partnership or non-listed company of which you are acting as a guarantor
HK$_____

I confirm that I have obtained consent from the individuals listed above for the provision of their information to HSBC, its branches and its subsidiaries for the purpose of enabling HSBC to comply with the Banking Ordinance, Banking (Exposure Limits) Rules and/or any other similar laws and regulations and/or any related commitments to regulators in any jurisdiction from time to time.

I hereby authorise HSBC's branches and subsidiaries to disclose to HSBC information relating to their unsecured exposures to the above persons for the purpose of verifying the information provided by me.

* Remark: You may request from the Bank the definitions of these terms and a list of the abovementioned entities.

Income and Declaration of Credit Facilities

(i) Monthly income: HK$ _____.

(ii) Do you maintain any secured credit facilities (including mortgage) outside HSBC†? ☐ No. ☐ Yes.
[Please state your most recent total monthly repayment amount: HK$ _____.]

(iii) Do you maintain any unsecured credit facilities with money lenders (excluding banks)‡? ☐ No. ☐ Yes.
[Please state your most recent total monthly repayment amount: HK$ _____.]

(iv) Are you currently applying for any unsecured credit facilities outside HSBC‡? ☐ No. ☐ Yes.
[Please state your expected total monthly repayment amount: HK$_____.]

† Secured Credit Facilities include Mortgages, Secured Overdrafts, and Secured Loans.
‡ Unsecured Credit Facilities include Credit Cards, Revolving Credit Facilities, Unsecured Overdrafts, and Unsecured Loans.

1 The minimum requested amount is HK$2,000, the maximum requested amount may be up to 100% of the approved credit limit of the cardholder's designated HSBC credit card account. By applying for this plan regardless of the application approval result, the cardholder is deemed to have agreed that HSBC may increase the credit limit of the cardholder's designated HSBC credit card account subject to the requested amount. HSBC will notify the cardholder of the application approval result of this plan and credit limit adjustment (if applicable) by mail. HSBC has the final decision on the final approved withdrawal amount and the credit limit adjustment of the cardholder's designated HSBC credit card account.

2 Please attach a copy of the latest monthly statement(s) of the relevant credit card(s) or personal bank account details showing the cardholder's name and account number (except HSBC bank account).

3 The credit card must be issued by a company in Hong Kong and the cardholder's name on the credit card account must be the same as the cardholder.

Note: Applications for this plan are subject to the usual credit assessments by HSBC. HSBC is entitled to approve or reject any application or grant a lower withdrawal amount than that requested without giving any reason or prior notice to the cardholder. Please keep your contact details including address, phone number and email address in HSBC record updated so that HSBC may contact you to follow up the application if necessary. If you want to change the contact details, please use the "Change Personal Information and Address" function in Personal Internet Banking or fill in the related form in branch.

Declaration:

I understand that HSBC does not appoint any third parties to refer Cash Credit Plan applications to it and I hereby confirm that this application was not referred by a third party under beneficial arrangement. I certify that the above information is true and complete. I have read and agreed to abide by the terms and conditions and key facts statement of this plan.

Cardholder's signature

Date

For bank use only

Remarks H2X / H3X

Programme code

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

「现金套现」计划条款及细则（适用于个人信用卡持卡人）

1. 参与「现金套现」计划的资格
   (a) 阁下须是本行发出的个人基本信用卡主卡持有人方可申请「现金套现」计划。任何非港币个人基本信用卡、附属信用卡、联营卡、大专学生信用卡、汇财金卡－学生卡、优惠卡或任何银联双币信用卡或汇丰Pulse银联双币钻石卡的人民币子户口均不可参与「现金套现」计划。
   (b) 「现金套现」计划的提供受本条款及细则（为信用卡条款的附加及补充条款）规限。阁下以任何方式申请「现金套现」计划，即被视为已全面接受本条款及细则及信用卡条款（经补充）并受其约束。如本条款及细则的规定与信用卡条款的规定有任何不一致，概以本条款及细则为准。
   (c) 阁下同意本行有权随时及不时向任何其他人士或来源获取及核实有关阁下的资料。尤其阁下同意，为考虑可能提高、降低或修订信用卡户口的信用限额，本行有权：
      (i) 随时向任何信贷资料机构进行查阅；及
      (ii) 进行信贷覆核及最少每月向信贷资料机构获取资料。
   (d) 本行会按本行惯常信贷评估方式决定是否批核阁下的「现金套现」计划申请。本行有权批核或拒绝阁下的申请或批核比阁下在申请中要求较低的提款金额而无需给予任何理由或事先通知。本行有权拒绝阁下的申请，如：
      (i) 阁下在本行持有的任何信用卡户口在申请当月有任何逾期欠款记录；
      (ii) 阁下未能提供本行所需的所有资料及文件以处理阁下的申请；或
      (iii) 阁下以其申请或任何已批核提款金额用作偿还任何在本行维持的信用卡户口中未偿还的结欠。

2. 范围及操作
   (a) 于「现金套现」计划中，阁下可以申请由阁下的合资格信用卡户口（「信用卡户口」）提取可用金额至阁下指定的个人银行户口或个人信用卡户口（在本行维持的任何信用卡户口除外）。
   (b) 如本行批核阁下的「现金套现」计划申请：
      (i) 本行将于阁下的信用卡户口提取本行批核的提款金额（「已批核提款金额」）及一次过将已批核提款金额存入或转账至阁下在申请中指定的个人银行户口或信用卡户口。为此目的而言：
         - 该银行户口必须是阁下以个人名义在本行或香港境内其他金融机构维持的港币户口；及
         - 该信用卡户口必须是阁下以基本卡持卡人身分在香港境内的其他金融机构或信用卡公司维持的港币信用卡户口（在本行维持的任何信用卡户口除外）；
      (ii) 本行会从信用卡户口的信用限额扣起已批核提款金额。信用卡户口的信用限额会随本行实际收到信用卡户口中的信用卡缴款后逐渐回升；及
      (iii) 本行亦可以支票方式或透过结算所自动转账系统(CHATS)转账已批核提款金额至指定的银行户口或信用卡户口。
   (c) 本行会就每宗「现金套现」计划申请设定提款金额的最低及最高限额，并于「现金套现」的申请或宣传单张中指定。
   (d) 阁下申请「现金套现」计划即被视为已同意本行有权在考虑阁下在申请中要求的提款金额后提高阁下信用卡户口的信用限额。本行会以邮寄方式通知阁下 (i) 申请结果、(ii) 信用限额的调整（如适用）及 (iii) 已批核提款金额（如阁下的申请成功）。
   (e) 当本行批核阁下的「现金套现」计划申请时会在阁下信用卡户口扣起已批核提款金额，该扣账会在批核后的首张信用卡月结单上显示。
   (f) 阁下应确保在任何时候已批核提款金额及阁下信用卡户口所有其他未偿还的结欠（包括所有未记账的结欠）的总金额不超过阁下信用卡户口的获批信用限额。
   (g) 如阁下将已批核提款金额以作偿还阁下信用卡户口或银行户口的结欠，阁下必须就此银行户口或信用卡户口继续还款（及缴付任何财务费用）直至本行已按上列 (b) 分段转账已批核提款金额予阁下。本行就阁下由于或有关「现金套现」计划申请而招致的任何财务费用及其他费用无需负责。
   (h) 阁下参与「现金套现」计划及任何由阁下信用卡户口转账的已批核提款金额将不获享任何「奖赏钱」。
   (i) 本行不会退回阁下就「现金套现」计划申请向本行提交的文件（包括申请表格）。

3. 本行的凌驾性权利
   (a) 本行有权随时取消任何「现金套现」计划的批核而毋须通知，并可要求阁下立即全数偿还在「现金套现」计划下欠付本行的所有债务，连同任何利息、费用及收费，如：
      (i) 不论阁下或本行因任何理由取消或终止信用卡户口；
      (ii) 阁下未有缴付任何在本行维持的任何信用卡户口中到期的金额；
      (iii) 在本行维持的任何信用卡户口中并非维持良好的状况；
      (iv) 阁下违反本条款及细则或适用于阁下在本行维持的任何信用卡户口的信用卡条款的任何条文；
      (v) 阁下提出破产申请或被入禀破产，或阁下未能清还到期的债务；及
   (b) 如本行根据上列 (a) 分段取消「现金套现」计划，优惠年息将会被即时取消及在「现金套现」计划下欠付本行的所有债务则会根据汇丰财富管理及个人银行业务服务费用简介（「服务费用简介」）所载适用于信用卡财务费用规定之利率而定。
   (c) 阁下须按本行要求偿还在「现金套现」计划下欠付本行的所有债务。

4. 不可取消但可提前还款
   阁下的「现金套现」计划申请一经本行批核即不可取消，除非阁下全数偿还于计划中所有尚未偿还的提款金额及任何利息的总金额。

5. 一次性手续费
   当本行批核阁下的「现金套现」计划申请后，本行可就已批核提款金额收取一次性手续费（如适用）。本行会在批核阁下的申请后寄给阁下的批核通知书中列出一次性手续费。

6. 财务费用 — 优惠年息
   (a) 未偿还的已批核提款金额的财务费用以优惠年息逐日计算，并由已批核提款金额转账至阁下指定户口的完成日期（日期于批核通知书上列出）后首个的信用卡月结单日起徵收，直至优惠年息完结日（于批核通知书上列出）后的信用卡月结单日为止。及后，财务费用则会根据服务费用简介所载适用于信用卡财务费用的收费规定之利率及方式计算。此外，财务费用将会以逐日累积之结欠计算。
   (b) 此计划之优惠年息只适用于「现金套现」计划下的已批核提款金额。其他所有未偿还的结欠包括信用卡交易之签账及现金贷款之财务费用则根据服务费用简介所载的利率及财务费用计算。
   (c) 于优惠年息适用的期间内，阁下须要最少如期于到期缴款日或之前缴付信用卡户口的信用卡月结单上所述之「最低还款额」，否则，阁下的信用卡户口会被视为逾期还款及此计划之优惠年息将会被即时取消而毋须事前通知阁下。任何未偿还的已批核提款金额之财务费用则会根据服务费用简介所载适用于信用卡财务费用规定之利率而定。
   (d) 除适用于「现金套现」计划以优惠年息计算的财务费用外，如阁下未有如期于到期缴款日或之前缴付信用卡户口月结单结欠，即使阁下已全数缴付「最低还款额」，本行可毋须事先通知而徵收财务费用。视乎阁下使用的服务而定（例如现金贷款之财务费用），其他费用、收费及利息亦可能适用。财务费用及其他费用的详情请参阅适用于阁下信用卡户口的信用卡条款及服务费用简介。

7. 销售人员薪酬
   本行销售人员的薪酬基于其整体表现并参考多种因素而厘定，并不单纯按其财务表现来决定。为鼓励销售人员与客户建立深厚、持久及互利的关系，其薪酬会不时检讨。

8. 更改本条款及细则
   本行有权不时提高或调整「现金套现」计划的优惠年息、手续费（如适用）及更改本条款及细则并需给予阁下事先通知。本行会以本行认为适当的方式给予阁下该事先通知。除非本行于更改生效日期前收到阁下偿还在「现金套现」计划下欠付本行的所有债务，阁下须于通知期完结后受有关该更改约束。

9. 第三者权利
   只有阁下及本行有权强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。

10. 管辖法律、管辖权及版本
   (a) 本条款及细则受香港法律管辖并按其诠释。
   (b) 阁下服从香港法院的非专有管辖权。
   (c) 本条款及细则的英文及中文版本如有任何不一致，概以英文版本为准。本条款及细则的任何中文版本仅供参考。

<u>定义</u>

香港指中华人民共和国香港特别行政区。

本行或**本行的**指香港上海汇丰银行有限公司及其继承人及受让人。

阁下或**阁下的**指获本行发出信用卡的人士。

由2023年1月15日起生效

Terms and Conditions for Cash Credit Plan applicable to Personal Credit Card Cardholders

1. **Eligibility for the Cash Credit Plan**
   (a) You are eligible to apply for the Cash Credit Plan if you are a principal cardholder of a personal primary credit card issued by us. However, the Cash Credit Plan is not available to any non-Hong Kong Dollar personal primary credit card, additional credit card, co-branded card, undergraduate credit card, a Visa Gold Card for Students, private label card or the RMB sub-account of any UnionPay Dual Currency, or HSBC Pulse UnionPay Dual Currency Diamond Card.
   (b) The Cash Credit Plan is provided subject to these Terms and Conditions which shall be in addition and supplementary to the Credit Card Terms. By applying for the Cash Credit Plan by any means, you are considered to have accepted these Terms and Conditions and the Credit Card Terms (as supplemented) in full and will be bound by them. The provisions in these Terms and Conditions prevail over the provisions in the Credit Card Terms to the extent of any inconsistency between them.
   (c) You agree that we are entitled to obtain and verify information about you from any other person or source at any time and from time to time as we may decide. In particular, for considering possible increase, decrease or modification of the credit limit on the Card Account, you agree that we are entitled to:
      (i) conduct checks with any credit reference agency at any time; and
      (ii) perform credit reviews and require at least monthly access to data from any credit reference agency.
   (d) We will decide whether to approve your application for the Cash Credit Plan in accordance with our usual credit assessment. We have the right to approve or reject your application or approve a lower withdrawal amount than that requested in your application without giving any reason or prior notice. We have the right to reject your application if:
      (i) you have any overdue payment record in the month of your application on any credit card account held with us;
      (ii) you fail to provide us with all information and documents required by us for the processing of your application;
      (iii) you seek to use your application or apply any Approved Withdrawal Amount for repaying the outstanding balance of any of your credit card account maintained with us.
2. **Scope and operation**
   (a) Under the Cash Credit Plan, you can apply to withdraw available funds from your eligible credit card account ("Card Account") to your designated personal bank account or personal card account (excluding any credit card account maintained with us).
   (b) If we approve your application for the Cash Credit Plan:
      (i) we will debit your Card Account by the withdrawal amount approved by us ("Approved Withdrawal Amount") and credit or transfer the amount in a lump sum to your personal bank account or credit card account specified by you in your application. For this purpose:
         - the bank account must be a Hong Kong dollar account in your sole name and may be maintained with us or another financial institution in Hong Kong; and
         - the credit card account must be a Hong Kong dollar credit card account maintained by you as a primary cardholder with another financial institution or credit card company in Hong Kong (excluding any credit card account maintained with us);
      (ii) we will withhold from the credit limit on the Card Account an amount equal to the Approved Withdrawal Amount. The credit limit on the Card Account will be restored progressively as credit card payments towards the Card Account are actually received by us; and
      (iii) we may alternatively issue to you a cheque or use the Clearing House Automated Transfer System (CHATS) to transfer the Approved Withdrawal Amount to your bank account or credit card account specified by you in the application.
   (c) We will set a minimum and maximum limit on the withdrawal amount for each application of the Cash Credit Plan, which will be specified in the application or marketing materials of the Cash Credit Plan.
   (d) By applying for the Cash Credit Plan, you are considered to have agreed that we have the right to increase the credit limit of your Card Account having regard to the withdrawal amount requested in your application. We will notify you by mail of (i) the application result, (ii) the credit limit adjustment (if applicable) and (iii) the Approved Withdrawal Amount (if your application is successful).
   (e) We will debit the Approved Withdrawal Amount from your Card Account upon approval of your application for the Cash Credit Plan and the debit will be shown in the first card statement following the approval.
   (f) You should ensure that the Approved Withdrawal Amount and all other outstanding balance in your Card Account (including all unbilled balance) does not exceed the approved credit limit on the Card Account at any time.
   (g) If you are transferring the Approved Withdrawal Amount to repay outstanding liabilities of your credit card or bank account, you must continue to make repayment (and pay any finance charges) to such bank account or credit card account until we have transferred the Approved Withdrawal Amount to you in accordance with sub-paragraph (b) above. We are not liable for any finance charge and other charges incurred by you arising from or in connection with your application for the Cash Credit Plan.
   (h) Your participation in the Cash Credit Plan and any Approved Withdrawal Amount transferred from your Card Account will not entitle you to any RewardCash.
   (i) We will not return the documents you supplied to us (including the application form) in relation to the Cash Credit Plan.
3. **Our overriding right**
   (a) We have the right to immediately revoke the approval of any Cash Credit Plan without notice, and all your outstanding indebtedness under the Cash Credit Plan, together with any interest, fees and charges will become immediately payable on demand, if:
      (i) the Card Account is cancelled or terminated for any reason (whether by you or by us);
      (ii) you default in payment of any amount due under any of your credit card account maintain with us;
      (iii) any of your credit card account held with us is not maintained in good standing;
      (iv) you breach any provision under these Terms and Conditions or the Credit Card Terms applicable to any of your credit card account maintained with us; or
      (v) a bankruptcy petition is presented by or against you, or you are unable to pay your debts as they fall due.
   (b) If we revoke the Cash Credit Plan pursuant to sub-paragraph (a) above, the Preferential Interest Rate will be immediately withdrawn and all your outstanding indebtedness under the Cash Credit Plan will be subject to the same finance charge interest rate applicable to credit card as set out in the Bank tariff guide for HSBC Wealth and Personal Banking Customers ("Tariff Guide").
   (c) You are required to repay all indebtedness owing by you to us under the Cash Credit Plan on demand.
4. **No cancellation but may repay early**
   You cannot cancel the Cash Credit Plan after your application is approved by us, unless you repay in full the total amount of all outstanding balance under the Plan plus any interest.
5. **One-Off Handling fee**
   Upon approval of your application for the Cash Credit Plan, we may charge a one-off handling fee (if applicable) on the Approved Withdrawal Amount. The one-off handling fee is specified in the approval letter that we send you upon approval of your application.
6. **Finance Charge - Preferential Interest Rate (Per Annum)**
   (a) Finance charge calculated at a preferential interest rate (per annum) ("Preferential Interest Rate") will be charged on the outstanding Approved Withdrawal Amount on a daily basis, starting from the credit card monthly statement date immediately following the date of transfer of the Approved Withdrawal Amount to your designated account (which will be specified in the approval letter) until the credit card monthly statement date after the "Preferential Interest Rate End Date" (which will be specified in the approval letter). Thereafter, the finance charge will be calculated according to the same finance charge interest rate applicable to credit card as stipulated in the Tariff Guide. The finance charge will be calculated and accrued on a daily basis.
   (b) The Preferential Interest Rate only applies to the Approved Withdrawal Amount under the Cash Credit Plan. All other outstanding credit card balance including card purchases and cash advances will be subject to the interest rates and finance charges as set out in the Tariff Guide.
   (c) During the period where the Preferential Interest Rate applies, you must at least pay the "minimum payment due" as set out in your credit card monthly statement of the Card Account before the "payment due date". Otherwise, your Card Account will be regarded to be in a delinquent status and the Preferential Interest Rate will be immediately withdrawn and cancelled forthwith without notice to you. Any outstanding Approved Withdrawal Amount will be subject to the same finance charge interest rate applicable to credit card as set out in the Tariff Guide.
   (d) Apart from the finance charge calculated at the Preferential Interest Rate that applies to the Cash Credit Plan, if you do not pay the statement balance of your Card Account monthly statement in full on or before the "payment due date", we may also charge, without prior notice, a finance charge even if you have paid the "minimum payment due" in full. Other fees, charges and interest may also be applicable, depending on the types of services you use (such as finance charge for cash advance). Details of these finance charges and fees are set out in the Credit Card Terms applicable to your Card Account and the Tariff Guide.
7. **Staff's remuneration**
   The remuneration for our sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is not determined solely on his financial performance. Sales staff's remuneration is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers.
8. **Variation of these Terms and Conditions**
   We have the right to increase or alter the Preferential Interest Rate (per annum), handling fee (if applicable) for the Cash Credit Plan and vary these Terms and Conditions from time to time subject to our giving prior notice to you. We will give you such prior notice in a manner we consider appropriate. You will be bound by the variation upon the expiry of the notice period unless we receive full repayment of all indebtedness owing by you under the Cash Credit Plan before the date on which the variation takes effect.
9. **Third party rights**
   Only you and us will have the right to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
10. **Governing law, jurisdiction and version**
   (a) These Terms and Conditions are governed by and will be construed according to Hong Kong laws.
   (b) You submit to the non-exclusive jurisdiction of the Hong Kong courts.
   (c) The English version of these Terms and Conditions prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of these Terms and Conditions is for reference only.

Definitions

Hong Kong means the Hong Kong Special Administrative Region of the People's Republic of China.

we, **us**, **our** means The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns.

you or **your** means the person to whom we issue a Card.

Effective from 15 January 2023

汇丰

「现金套现」计划产品资料概要

香港上海汇丰银行有限公司（「本行」）

信用卡「现金套现」计划
2023年11月

此乃信用卡贷款产品。
本概要所提供的利息、费用及收费等资料仅供参考，
贷款的最终条款以贷款批核通知书为准。

利率及利息支出	
实际年利率	贷款金额：港币2,000元或以上 180日优惠年息期 / 优惠年息完结日后或信用卡户口逾期还款时 月平息：2% / 2.65% 实际年利率：34.17% • 实际年利率是采用香港银行公会所载的有关指引计算，并已被约至小数后两个位。实际年利率是一个参考利率，以年化利率展示出已包括所有适用的利率、手续费及收费。在此列出的实际年利率只供参考，请参照推广期内的宣传资料、本行网页或致电本行热线查询属于您的实际年利率。 • 如您在到期日或该日前已偿还信用卡月结单结欠的全部款项，则毋须缴付任何财务费用。
逾期还款年化利率／就违约贷款收取的年化利率	适用于您的「现金套现」计划的财务费用以优惠年息计算及将于「现金套现」计划批核通知书列出。在有关的信用卡户口处于正常状况下，未偿还的已批核提款金额的优惠年息将会以逐日累积之结欠计算，并由已批核的提款金额转账至您指定户口的完成日期后首个的信用卡月结单日起徵收，直至批核通知书所列的优惠年息完结日后的信用卡月结单日为止。 您需要注意任何未偿还的已批核提款金额之财务费用则会根据信用卡财务费用之利率及方式计算（详情列于汇丰财富管理及个人银行业务服务费用简介「服务费用简介」）内），如 • 您于优惠年息完结日后；及信用卡月结单日前未能全数偿还已批核提款金额连同优惠利息；或 • 于优惠年息适用的期间内，您未能在您的信用卡户口的信用卡月结单上所载的到期缴款日或之前缴付最低还款额，您的信用卡户口会被视为逾期还款。
超出信用额度利率	不适用
最低还款额	已批核提款金额从合资格信用卡户口扣账。于优惠年息适用的期间内，您必须于您的信用卡户口的信用卡月结单上所载的到期缴款日或之前缴付最低还款额，否则任何未偿还的已批核提款金额将即时根据信用卡财务费用之利率及方式计算。 此外，如您未有缴付于本行维持的信用卡户口的信用卡月结单上所载的最低还款额，本行有权随时取消任何「现金套现」计划，而任何未偿还的已批核提款金额之财务费用则会根据信用卡财务费用之利率及方式计算，本行亦可要求您立即全数偿还在「现金套现」计划下欠付本行的所有债务，连同任何利息、费用及收费。 请留意，如您只缴付信用卡月结单上所载的最低还款额或未有如期于到期缴款日或之前缴付信用卡户口月结单结欠，即使阁下已全数缴付「最低还款额」，本行可毋须事先通知而徵收财务费用。视乎阁下使用的服务而定（例如现金贷款之财务费用），其他费用、收费及利息亦受可能适用。财务费用及其他费用的详情请参阅适用于阁下信用卡户口的信用卡条款及服务费用简介。 详情请参阅「服务费用简介」、适用于个人信用卡持卡人的「现金套现」计划条款及细则及信用卡条款。
费用及收费	
手续费	不适用
年费／月费	不适用
提款收费／交易收费	不适用
逾期还款费用及收费	详情请参阅「服务费用简介」及信用卡条款。
超出信用额度手续费	不适用
退票／退回自动转账授权指示的收费	详情请参阅「服务费用简介」及信用卡条款。
替换遗失卡的手续费	不适用

其他资料

- 贷款额最少为港币2,000元
- 除上述的优惠年息外，您亦受适用于您的信用卡的利率及其他有关的费用及收费约束
- 如您于优惠年息完结日后；及信用卡月结单日前未能全数偿还已批核提款金额连同优惠利息；或信用卡户口在逾期还款时，财务费用将会按日计算（详情可参阅「服务费用简介」）
- 详情可参阅汇丰网页（借贷＞信用卡＞「现金套现」计划）
- 请留意本行并没有委托任何第三方转介「现金套现」计划申请亦不会办理任何由第三方在有利益安排下转介的申请。如有查询，请致电热线2233 3000

最低还款额说明表

假设：
- 结欠为港币20,000元
- 利率 = 每月2.65%（相当于购物签账的实际年利率为35.42%，而现金借贷的实际年利率为35.94%）
- 假设没有新交易
- 假设没有年费和其他费用
- 结单日期后第26日到期还款并假设于到期日或之前还款

以下例子只供参考，但必须符合上述的假设。如要计算适用于阁下特定情况的上述资料，您可透过本行网站上的信用卡还款计算机 [香港汇丰网站 > 借贷 > 使用您的信用卡 - 查看全部 > 信用卡还款计算机或到https://www.hsbc.com.hk/zh-hk/credit-cards/tools/repayment-calculator/] 并输入总结欠银码，以取得较准确的资料。

假设您的信用卡没有额外收费，而每个月缴付…	您偿还港币20,000元的欠款约需…	及预计需缴付之总额为…
只支付最低还款额	11.5年	港币57,850元
港币869元	3年	港币31,279元（节省金额 = 港币26,570元）

注：1. 实际年利率乃根据银行营运守则提及的有关指引所列的一套准则计算，与实际适用于阁下信用卡户口的实际年利率或有差异。

本资料概要的英文及中文版本如有任何不一致，概以英文版本为准。本资料概要的任何中文版本仅供参考。

借定唔借？还得到先好借！

由香港上海汇丰银行有限公司刊发
Issued by The Hongkong and Shanghai Banking Corporation Limited

HSBC

Key Facts Statement (KFS) for Cash Credit Plan

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

Credit Card Cash Credit Plan
November 2023

This product is a loan-on-card.
This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our approval letter for the final terms of your loan.

Interest Rates and Interest Charges	
Annualised Percentage Rate (APR)	For a loan amount of HKD2,000 or above, 180 days Preferential Interest Rate Period / After Preferential Interest Rate Period or Card Account in delinquent status Monthly Flat Rate: 2% / 2.65% APR: 34.17% • 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. The APR quoted here is for reference only. Please refer to our promotional materials, HSBC website or call our Hotline to inquire your eligible APR. • 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.
Annualised Overdue/ Default Interest Rate	Finance charge calculated at a Preferential Interest Rate that applies to your Cash Credit Plan will be set out in the Cash Credit Plan approval letter. This Preferential Interest Rate will be charged on the outstanding Approved Withdrawal Amount and will be calculated on a daily basis, from the credit card monthly statement date immediately following the date of transfer of the Approved Withdrawal Amount to your designated account until the credit card monthly statement date after the Preferential Interest Rate End Date as stated in the approval letter, provided that the relevant Card Account is in a normal status. You need to be aware that any outstanding Approved Withdrawal Amount will be subject to the same finance charge interest rate applicable to credit card (details of which are set out in the Bank tariff guide for HSBC Wealth and Personal Banking Customers ("Tariff Guide")), if: • you have not repaid the Approved Withdrawal Amount together with the amount of Preferential Interest in full by the credit card monthly statement date after the Preferential Interest Rate End Date (which will be specified in the approval letter); or • you fail to pay the Minimum Payment on or before the payment due date as specified in the credit card monthly statement of your Card Account during the period where the Preferential Interest Rate applies, whereupon your Card Account will be regarded to be in a delinquent status.
Overlimit Interest Rate	Not applicable
Minimum Payment	The Approved Withdrawal Amount is debited from the eligible Card Account. You must pay the Minimum Payment on or before the due date as specified in the credit card monthly statement of your Card Account during the period where the Preferential Interest Rate applies. Otherwise, any outstanding Approved Withdrawal Amount will become immediately subject to the same finance charge interest rate applicable to credit card. In addition, if you fail to pay the Minimum Payment specified in the credit card monthly statement of any of your credit card account(s) maintained with us, this may also trigger our right to revoke the Cash Credit Plan and any outstanding Approved Withdrawal Amount will become subject to the same finance charge interest rate applicable to credit card and we may further require you to repay your outstanding indebtedness under the Cash Credit Plan, together with any interest, fees and charges, on demand. You need to be aware that if you only pay the Minimum Payment due or you do not pay the statement balance of your Card Account monthly statement in full on or before the "payment due date", we may charge, without prior notice, a finance charge even if you have paid the "minimum payment due" in full. Other fees, charges and interest may also be applicable, depending on the types of services you use (such as finance charge for cash advance). Details of these finance charges and fees are set out in the Tariff Guide and the Credit Card Terms applicable to your Card Account. Please refer to the "Tariff Guide", the Terms and Conditions for Cash Credit Plan applicable to Personal Credit Card Cardholders and the Credit Card Terms for details.
Fees and Charges	
Handling Fee	Not applicable
Annual Fee/Monthly Fee	Not applicable
Withdrawal Fee/Transaction Fee	Not applicable
Late Payment Fee and Charge	Please refer to the "Tariff Guide" and the Credit Card Terms for details.
Overlimit Handling Fee	Not applicable
Returned Cheque/ Rejected Autopay Charge	Please refer to the "Tariff Guide" and the Credit Card Terms for details.
Lost Card Replacement Fee	Not applicable

Additional Information

- Minimum loan amount is HKD2,000
- Besides the Preferential Interest Rate state above, you are also subject to the interest rate and other relevant fees and charges applicable to your credit card
- Finance charge will accrue daily (please refer to the "Tariff Guide" for details) if you have not repaid the Approved Withdrawal Amount together with the amount of Preferential Interest in full by the credit card monthly statement date after the Preferential Interest Rate End Date (which will be specified in the approval letter) or your Card Account is in delinquent status
- For further information, please refer to our HSBC website (Borrowing > Credit Cards > Cash Credit Plan)
- Please note that we do not appoint any third parties to refer Cash Credit 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

Illustrative Table For Minimum Payment

Assumptions:

- Outstanding Balance = HKD20,000
- Interest Rate = 2.65% per month (equivalent to an annualised percentage rate of 35.42% on purchase and 35.94% on cash advance)
- Assumed No new transaction
- Assumed No annual fee and other fees
- Repayments are due on the 26th day after the statement date and assumed that repayments are made on or before due date

The below table is based on the above assumptions for illustration only. To calculate the above information applicable to your specific case, you may visit our Bank website [via HSBC HK website > Borrowing > Use Your Credit Card - See all > Credit Card repayment calculator or via https://www.hsbc.com.hk/credit-cards/tools/repayment-calculator/] for an online credit card repayment calculator for customised information.

If you make no additional charges using this credit card and each month you pay…	You will pay off the outstanding balance of HKD20,000 in about …	And you will end up paying an estimated total of …
Only the minimum payment	11.5 years	HKD57,850
HKD869	3 years	HKD31,279 (Savings = HKD26,570)

Remark: 1. The APR is calculated based on a set of assumptions as set out in the relevant guidelines referred to in the Code of Banking Practice and the actual APR applied to your card account may be different.

The English version of this Key Facts Statement prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of this Key Facts Statement is for reference only.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited