



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, <table border="1" style="margin-left: 20px;"> <thead> <tr> <th></th> <th style="text-align: center;">180 days Preferential Interest Rate Period</th> <th style="text-align: center;">After Preferential Interest Rate Period or Card Account in delinquent status</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Monthly Flat Rate</td> <td style="text-align: center;">2%</td> <td style="text-align: center;">2.65%</td> </tr> <tr> <td style="text-align: center;">APR</td> <td colspan="2" style="text-align: center;">34.17%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> 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. 		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%	
	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%									
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: <ul style="list-style-type: none"> 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										
<ul style="list-style-type: none"> 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!

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-cn/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。

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借定唔借？还得到先好借！