

滙豐「現金套現」計劃 消費或周轉 一張信用卡辦妥

透過「現金套現」計劃即可將信用額套現及靈活還款，於2024年3月7日至2024年6月5日申請可享首180日特惠年利率低至5.8%¹

- 申請簡易：**
- 瀏覽 www.hsbc.com.hk/ccp² 或
 - 致電24小時申請熱線² **2233 3051** 或
 - 填妥隨附的申請表格，連同所須文件寄回：
香港上海滙豐銀行有限公司信用卡中心九龍深旺道一號第二座及第三座八樓

註：

- 1 個人化特惠年利率5.8%只適用於個別特選客戶。特惠年利率將根據滙豐不時就個別推廣而釐定。特惠年利率及實際年利率會根據個別客戶的資格而有所不同。請致電申請熱線查詢屬於您的特惠年利率及實際年利率。特惠年利率 5.8%的實際年利率為5.96%。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。申請此「現金套現」計劃的持卡人，無論申請成功與否，將被視為已同意滙豐可酌情按持卡人要求的金額而提升其指定滙豐信用卡戶口的信用限額。滙豐將以書面通知持卡人此計劃及信用限額調整（如適用）的申請審批結果。持卡人最終獲批核的提款金額及其指定滙豐信用卡戶口信用限額的調整，由滙豐全權決定。
- 2 只適用於將整筆獲批核金額誌賬到持卡人滙豐個人銀行戶口之申請。

有關此計劃的條款及細則和產品資料概要，請參閱隨附單張。如有任何查詢，請致電信用卡優惠熱線2748 8033。

如閣下需繳交證明文件以完成申請，詳情如下：

遞交入息證明副本途徑

1. 網上簡易上載補充文件及／或資料：前往 www.hsbc.com.hk/ccpupload，然後根據指示填寫所需資料及遞交需要的文件。
2. 您亦可將信用卡號碼寫於證明文件副本上並
 - 郵寄至香港九龍深旺道一號滙豐中心第二座及第三座八樓，香港上海滙豐銀行有限公司收；或
 - 交回至任何滙豐分行

所需入息證明副本

請提供下述文件的影印本（持卡人提交的一切文件將不予退回）：

1. 明確列出過去一個月（非固定收入者*則至少三個月）的每月薪金收入及其他收入進賬（如適用）的銀行月結單或存摺；或
2. 如您的銀行月結單或存摺未能明確列出您的每月薪金收入，本行仍需要您提供能夠顯示過去一個月（非固定收入者*則至少三個月）的每月薪金收入的銀行月結單或存摺及以下任何一項文件：
 - 最近一年由稅務局發出的評稅通知書
 - 過去三個月內發出的受僱證明文件（顯示僱主／公司名稱及蓋章、工作職位、每月薪金詳情）
 - 過去三個月內發出顯示僱主／公司名稱的發薪單據

* 非固定收入者包括以兼職、佣金或利潤分享為收入的非固定收入申請人。



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 7 March 2024 and 5 June 2024 to enjoy preferential annual interest rate as low as **5.8%** for first 180 days¹.

It's simple to apply:

- Visit www.hsbc.com.hk/ccp² 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.

滙豐「現金套現」計劃申請表格

指定滙豐信用卡戶口

貸款用途 私人用途 償還債務 家居裝修 旅遊 進修 婚禮 醫療費用 繳稅 按揭首期 其他：_____

1 請將所批核的金額存入以下指定個人銀行戶口

銀行戶口號碼		要求金額 ¹	
滙豐銀行戶口號碼		港幣	元
其他銀行戶口號碼 ²		港幣	元

2 將其他信用卡結欠金額轉賬至滙豐信用卡戶口

信用卡發卡機構名稱 ³	信用卡戶口號碼 ²	持卡人姓名 ³	有效期至	要求金額 ¹
			月 年	港幣 元

關係申報

申請人是否為香港上海滙豐銀行有限公司（滙豐）、其分行、其附屬公司或其聯屬公司不論在香港境內或境外（例如恒生銀行），或滙豐能對其行使控制的其他實體的董事／僱員*／控權人*／小股東控權人*的親屬*？

否，倘這些資料不再真實正確，本人同意儘速以書面通知貴行。

是 [請填上親屬的英文全名：_____。關係：_____。]

申請人是否為香港上海滙豐銀行有限公司（滙豐）、其分行、其附屬公司或其聯屬公司不論在香港境內或境外，或滙豐能對其行使控制的其他實體的董事／僱員／控權人／小股東控權人？

否，倘這些資料不再真實正確，本人同意儘速以書面通知貴行。

是 [請填上職員號碼：_____。]

如申請人就以上的問題的回答為「是」，請提供滙豐、其分行及其附屬公司對以下人士／機構的無保證風險承擔總額：

1.閣下；2.對任何申請人所控制或申請人以董事、合夥人、經理或代理人的身份而具有權益的商號、合夥或非上市公司；及3.對任何申請人作為擔保人的個別人士、商號、合夥或非上市公司

港幣_____元

本人確認本人已獲得以上提及的人士的同意提供其資料給滙豐、其分行及其附屬公司以便滙豐能夠遵守《銀行業條例》、《銀行業（風險承擔限度）規則》及／或不時在任何司法管轄區的其他類似法律及規定及／或對監管機構作出的相關承諾。

本人授權滙豐的分行及附屬公司披露其對本人／我們的無保證風險承擔的資料以便滙豐核實本人提供的資料。

* 備註：閣下可向本行查詢有關定義及以上所提及機構的名單。

收入及信貸資料聲明

(i) 月薪：港幣_____元。

(ii) 您是否於滙豐以外擁有其他有抵押貸款（包括按揭）*？ 否 是 [請填寫您最近之每月供款總額：港幣_____元。]

(iii) 您是否擁有其他財務機構（銀行除外）的無抵押貸款*？ 否 是 [請填寫您最近之每月供款總額：港幣_____元。]

(iv) 您是否於滙豐以外正在申請其他無抵押貸款*？ 否 是 [請填寫您預計之每月供款總額：港幣_____元。]

† 抵押貸款包括樓宇按揭、抵押透支和抵押貸款。

* 無抵押信貸包括信用卡、循環信用貸款、無抵押透支和無抵押貸款。

¹ 有關要求金額必須最少為港幣2,000元，最多可高達持卡人指定滙豐信用卡戶口信用限額的100%。申請此計劃的持卡人，無論申請成功與否，將被視為已同意滙豐可酌情按持卡人要求的金額而提升其指定滙豐信用卡戶口的信用限額。滙豐將以書面通知持卡人此計劃及信用限額調整（如適用）的申請審批結果。持卡人最終獲批核的提款金額及其指定滙豐信用卡戶口信用限額的調整，由滙豐全權決定。

² 請附上有關信用卡戶口最近期月結單或顯示持卡人姓名及戶口號碼的個人銀行戶口資料副本（滙豐銀行戶口除外）。

³ 必須為香港的發卡機構及信用卡戶口的持卡人姓名須與持卡人相同。

註：滙豐將根據一般信貸評估方式審批此計劃的申請，並有權批准或拒絕任何申請或批准比申請要求較低的提款金額而毋須提供任何理由及毋須事先通知持卡人。請不時更新您於銀行紀錄的地址、電話號碼及電郵等聯絡資料，以便本行在有需要時聯絡您跟進此項申請。如您想更改有關聯絡資料，請使用個人網上理財的更改個人資料及地址功能或到分行填寫有關表格。

聲明：

本人明白滙豐並沒有委託任何第三方轉介「現金套現」計劃申請至滙豐且確認是次申請並非由第三方在有利安排下轉介。本人證明上述資料屬正確及完整。本人已詳閱並同意受本計劃的條款及細則和產品資料概要所約束。

持卡人簽署

日期

銀行專用

Remarks F2X / F3X / F4X

Programme code

借定唔借？還得到先好借！

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
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For bank use only

Remarks F2X / F3X / F4X	Programme code
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To borrow or not to borrow? Borrow only if you can repay!

「現金套現」計劃條款及細則（適用於個人信用卡持卡人）

1. 參與「現金套現」計劃的資格

- (a) 閣下須是本行發出的個人基本信用卡主卡持有人方可申請「現金套現」計劃。任何非港幣個人基本信用卡、附屬信用卡、聯營卡、大專學生信用卡、滙財金卡－學生卡、優惠卡或任何銀聯雙幣信用卡或滙豐Pulse銀聯雙幣鑽石卡的人民幣子戶口均不可參與「現金套現」計劃。
- (b) 「現金套現」計劃的提供受本條款及細則（為信用卡條款的附加及補充條款）規限。閣下以任何方式申請「現金套現」計劃，即被視為已全面接受本條款及細則及信用卡條款（經補充）並受其約束。如本條款及細則的規定與信用卡條款的規定有任何不一致，概以本條款及細則為準。
- (c) 閣下同意本行有權隨時及不時向任何其他人士或來源獲取及核實有關閣下的資料。尤其閣下同意，為考慮可能提高、降低或修訂信用卡戶口的信用限額，本行有權：
 - (i) 隨時向任何信貸資料機構進行查閱；及
 - (ii) 進行信貸覆核及最少每月向信貸資料機構獲取資料。
- (d) 本行會按本行慣常信貸評估方式決定是否批核閣下的「現金套現」計劃申請。本行有權批核或拒絕閣下的申請或批核比閣下在申請中要求較低的提款金額而無需給予任何理由或事先通知。本行有權拒絕閣下的申請，如：
 - (i) 閣下在本行持有的任何信用卡戶口在申請當月有任何逾期欠款記錄；
 - (ii) 閣下未能提供本行所需的所有資料及文件以處理閣下的申請；或
 - (iii) 閣下以其申請或任何已批核提款金額用作償還任何在本行維持的信用卡戶口中未償還的結欠。

2. 範圍及操作

- (a) 於「現金套現」計劃中，閣下可以申請由閣下的合資格信用卡戶口（「信用卡戶口」）提取可用金額至閣下指定的個人銀行戶口或個人信用卡戶口（在本行維持的任何信用卡戶口除外）。
- (b) 如本行批核閣下的「現金套現」計劃申請：
 - (i) 本行將於閣下的信用卡戶口提取本行批核的提款金額（「已批核提款金額」）及一次過將已批核提款金額存入或轉賬至閣下在申請中指定的個人銀行戶口或信用卡戶口。為此目的而言：
 - 該銀行戶口必須是閣下以個人名義在本行或香港境內其他金融機構維持的港幣戶口；及
 - 該信用卡戶口必須是閣下以基本卡持卡人身份在香港境內的其他金融機構或信用卡公司維持的港幣信用卡戶口（在本行維持的任何信用卡戶口除外）；
 - (ii) 本行會從信用卡戶口的信用限額扣起已批核提款金額。信用卡戶口的信用限額會隨本行實際收到信用卡戶口中的信用卡繳款後逐漸回升；及
 - (iii) 本行亦可以支票方式或透過結算所自動轉賬系統（CHATS）轉賬已批核提款金額至指定的銀行戶口或信用卡戶口。
- (c) 本行會就每宗「現金套現」計劃申請設定提款金額的最低及最高限額，並於「現金套現」的申請或宣傳單張中指定。
- (d) 閣下申請「現金套現」計劃即被視為已同意本行有權在考慮閣下在申請中要求的提款金額後提高閣下信用卡戶口的信用限額。本行會以郵寄方式通知閣下 (i) 申請結果、(ii) 信用限額的調整（如適用）及 (iii) 已批核提款金額（如閣下的申請成功）。
- (e) 當本行批核閣下的「現金套現」計劃申請時會在閣下信用卡戶口扣起已批核提款金額，該扣賬會在批核後的首張信用卡月結單上顯示。
- (f) 閣下應確保在任何時候已批核提款金額及閣下信用卡戶口所有其他未償還的結欠（包括所有未記賬的結欠）的總金額不超過閣下信用卡戶口的獲批信用限額。
- (g) 如閣下將已批核提款金額用作償還閣下信用卡戶口或銀行戶口的結欠，閣下必須就此銀行戶口或信用卡戶口繼續還款（及繳付任何財務費用）直至本行已按上列 (b) 分段轉賬已批核提款金額予閣下。本行就閣下由於或有關「現金套現」計劃申請而招致的任何財務費用及其他費用無需負責。
- (h) 閣下參與「現金套現」計劃及任何由閣下信用卡戶口轉賬的已批核提款金額將不獲享任何「獎賞錢」。
- (i) 本行不會退回閣下就「現金套現」計劃申請向本行提交的文件（包括申請表格）。

3. 本行的凌駕性權利

- (a) 本行有權隨時取消任何「現金套現」計劃的批核而毋須通知，並可要求閣下立即全數償還在「現金套現」計劃下欠付本行的所有債務，連同任何利息、費用及收費，如：

- (i) 不論閣下或本行因任何理由取消或終止信用卡戶口；
 - (ii) 閣下未有繳付任何在本行維持的任何信用卡戶口中到期的金額；
 - (iii) 在本行維持的任何信用卡戶口中並非維持良好的狀況；
 - (iv) 閣下違反本條款及細則或適用於閣下在本行維持的任何信用卡戶口的信用卡條款的任何條文；
 - (v) 閣下提出破產申請或被入稟破產，或閣下未能清還到期的債務；及
- (b) 如本行根據上列 (a) 分段取消「現金套現」計劃，優惠年息將會被即時取消及在「現金套現」計劃下欠付本行的所有債務則會根據滙豐財富管理及個人銀行業務服務費用簡介（「服務費用簡介」）所載適用於信用卡財務費用規定之利率而定。
 - (c) 閣下須按本行要求償還在「現金套現」計劃下欠付本行的所有債務。

4. 不可取消但可提前還款

閣下的「現金套現」計劃申請一經本行批核即不可取消，除非閣下全數償還於計劃中所有尚未償還的提款金額及任何利息的總金額。

5. 一次性手續費

當本行批核閣下的「現金套現」計劃申請後，本行可就已批核提款金額收取一次性手續費（如適用）。本行會在批核閣下的申請後寄給閣下的批核通知書中列出一一次性手續費。

6. 財務費用 — 優惠年息

- (a) 未償還的已批核提款金額的財務費用以優惠年息逐日計算，並由已批核提款金額轉賬至閣下指定戶口的完成日期（日期於批核通知書上列出）後首個的信用卡月結單日起徵收，直至優惠年息完結日（於批核通知書上列出）後的信用卡月結單日為止。及後，財務費用則會根據服務費用簡介所載適用於信用卡財務費用的收費規定之利率及方式計算。此外，財務費用將會以逐日累積之結欠計算。
- (b) 此計劃之優惠年息只適用於「現金套現」計劃下的已批核提款金額。其他所有未償還的結欠包括信用卡交易之簽賬及現金貸款之財務費用則根據服務費用簡介所載的利率及財務費用計算。
- (c) 於優惠年息適用的期間內，閣下須最少如期於到期繳款日或之前繳付信用卡戶口的信用卡月結單上所述之「最低還款額」，否則，閣下的信用卡戶口會被視為逾期還款及此計劃之優惠年息將會被即時取消而毋須事先通知閣下。任何未償還的已批核提款金額之財務費用則會根據服務費用簡介所載適用於信用卡財務費用規定之利率而定。
- (d) 除適用於「現金套現」計劃以優惠年息計算的財務費用外，如閣下未有如期於到期繳款日或之前繳付信用卡戶口月結單結欠，即使閣下已全數繳付「最低還款額」，本行可毋須事先通知而徵收財務費用。視乎閣下使用的服務而定（例如現金貸款之財務費用），其他費用、收費及利息亦可能適用。財務費用及其他費用的詳情請參閱適用於閣下信用卡戶口的信用卡條款及服務費用簡介。

7. 銷售人員新酬

本行銷售人員的薪酬基於其整體表現並參考多種因素而釐定，並不單純按其財務表現來決定。為鼓勵銷售人員與客戶建立深厚、持久及互利的關係，其薪酬會不時檢討。

8. 更改本條款及細則

本行有權不時提高或調整「現金套現」計劃的優惠年息、手續費（如適用）及更改本條款及細則並需給予閣下事先通知。本行會以本行認為適當的方式給予閣下該事先通知。除非本行於更改生效日期前收到閣下償還在「現金套現」計劃下欠付本行的所有債務，閣下須於通知期完結後受有關該更改約束。

9. 第三者權利

只有閣下及本行有權強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。

10. 管轄法律、管轄權及版本

- (a) 本條款及細則受香港法律管轄並按其詮釋。
- (b) 閣下服從香港法院的非專有管轄權。
- (c) 本條款及細則的英文及中文版本如有任何不一致，概以英文版本為準。本條款及細則的任何中文版本僅供參考。

定義

香港指中華人民共和國香港特別行政區。

本行或本行的指香港上海滙豐銀行有限公司及其繼承人及受讓人。閣下或閣下的指獲本行發出信用卡的人士。

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 maintained 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 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

「現金套現」計劃產品資料概要

香港上海滙豐銀行有限公司（「本行」）

信用卡「現金套現」計劃
2023年11月

此乃信用卡貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，
貸款的最終條款以貸款批核通知書為準。

利率及利息支出										
實際年利率	<p>貸款金額：港幣2,000元或以上</p> <table border="1"> <thead> <tr> <th></th> <th>180日優惠年息期</th> <th>優惠年息完結日後或信用卡戶口逾期還款時</th> </tr> </thead> <tbody> <tr> <td>月平息</td> <td>2%</td> <td>2.65%</td> </tr> <tr> <td>實際年利率</td> <td colspan="2">34.17%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> 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，以年化利率展示已包括所有適用的利率、手續費及收費。在此列出的實際年利率只供參考，請參照推廣期內的宣傳資料、本行網頁或致電本行熱線查詢屬於您的實際年利率。 如您在到期日或該日前已償還信用卡月結單結欠的全部款項，則毋須繳付任何財務費用。 		180日優惠年息期	優惠年息完結日後或信用卡戶口逾期還款時	月平息	2%	2.65%	實際年利率	34.17%	
	180日優惠年息期	優惠年息完結日後或信用卡戶口逾期還款時								
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實際年利率	34.17%									
逾期還款年化利率／ 就違約貸款收取的年化利率	<p>適用於您的「現金套現」計劃的財務費用以優惠年息計算及將於「現金套現」計劃批核通知書列出。在有關的信用卡戶口處於正常狀況下，未償還的已批核提款金額的優惠年息將會以逐日累積之結欠計算，並由已批核的提款金額轉賬至您指定戶口的完成日期後首個的信用卡月結單日起徵收，直至批核通知書所列的優惠年息完結日後的信用卡月結單日為止。</p> <p>您需要注意任何未償還的已批核提款金額之財務費用則會根據信用卡財務費用之利率及方式計算（詳情列於滙豐財富管理及個人銀行業務服務費用簡介「服務費用簡介」內），如</p> <ul style="list-style-type: none"> 您於優惠年息完結日後；及信用卡月結單日前未能全數償還已批核提款金額連同優惠利息；或 於優惠年息適用的期間內，您未能在您的信用卡戶口的信用卡月結單上所載的到期繳款日或之前繳付最低還款額，您的信用卡戶口會被視為逾期還款。 									
超出信用額度利率	不適用									
最低還款額	<p>已批核提款金額從合資格信用卡戶口扣賬。於優惠年息適用的期間內，您必須於您的信用卡戶口的信用卡月結單上所載的到期繳款日或之前繳付最低還款額，否則任何未償還的已批核提款金額將即時根據信用卡財務費用之利率及方式計算。</p> <p>此外，如您未有繳付於本行維持的信用卡戶口的信用卡月結單上所載的最低還款額，本行有權隨時取消任何「現金套現」計劃，而任何未償還的已批核提款金額之財務費用則會根據信用卡財務費用之利率及方式計算，本行亦可要求您立即全數償還在「現金套現」計劃下欠付本行的所有債務，連同任何利息、費用及收費。</p> <p>請留意，如您只繳付信用卡月結單上所載的最低還款額或未有如期於到期繳款日或之前繳付信用卡戶口月結單結欠，即使閣下已全數繳付「最低還款額」，本行可毋須事先通知而徵收財務費用。視乎閣下使用的服務而定（例如現金貸款之財務費用），其他費用、收費及利息亦受可能適用。財務費用及其他費用的詳情請參閱適用於閣下信用卡戶口的信用卡條款及服務費用簡介。</p> <p>詳情請參閱「服務費用簡介」、適用於個人信用卡持卡人的「現金套現」計劃條款及細則及信用卡條款。</p>									
費用及收費										
手續費	不適用									
年費／月費	不適用									
提款收費／交易收費	不適用									
逾期還款費用及收費	詳情請參閱「服務費用簡介」及信用卡條款。									
超出信用額度手續費	不適用									
退票／退回自動轉賬授權指示的收費	詳情請參閱「服務費用簡介」及信用卡條款。									
替換遺失卡的手續費	不適用									
其他資料										
<ul style="list-style-type: none"> 貸款額最少為港幣2,000元 除上述的優惠年息外，您亦受適用於您的信用卡的利率及其他有關的費用及收費約束 如您於優惠年息完結日後；及信用卡月結單日前未能全數償還已批核提款金額連同優惠利息；或信用卡戶口在逾期還款時，財務費用將會按日計算（詳情可參閱「服務費用簡介」） 詳情可參閱滙豐網頁（借貸 > 信用卡 > 「現金套現」計劃） 請留意本行並沒有委託任何第三方轉介「現金套現」計劃申請亦不會辦理任何由第三方在有利安排下轉介的申請。如有查詢，請致電熱線2233 3000 										

最低還款額說明表

- 假設：
- 結欠為港幣20,000元
 - 利率 = 每月2.65% (相當於購物簽賬的實際年利率為35.42%·而現金借貸的實際年利率為35.94%)
 - 假設沒有新交易
 - 假設沒有年費和其他費用
 - 結單日期後第26日到期還款並假設於到期日或之前還款

以下例子只供參考·但必須符合上述的假設。如要計算適用於閣下特定情況的上述資料·您可透過本行網站上的信用卡還款計算機 [香港滙豐網站 > 借貸 > 使用您的信用卡 - 查看全部 > 信用卡還款計算機或到<https://www.hsbc.com.hk/zh-hk/credit-cards/tools/repayment-calculator/>] 並輸入總結欠銀碼·以取得較準確的資料。

假設您的信用卡沒有額外收費·而每個月繳付...	您償還港幣20,000元的欠款約需...	及預計需繳付之總額為...
只支付最低還款額	11.5年	港幣57,850元
港幣869元	3年	港幣31,279元 (節省金額 = 港幣26,570元)

註：1. 實際年利率乃根據銀行營運守則提及的有關指引所列的一套準則計算·與實際適用於閣下信用卡戶口的實際年利率或有差異。

本資料概要的英文及中文版本如有任何不一致·概以英文版本為準。本資料概要的任何中文版本僅供參考。

借定唔借？還得到先好借！



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)	<p>For a loan amount of HKD2,000 or above,</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;"></th> <th style="width: 35%;">180 days Preferential Interest Rate Period</th> <th style="width: 35%;">After Preferential Interest Rate Period or Card Account in delinquent status</th> </tr> </thead> <tbody> <tr> <td>Monthly Flat Rate</td> <td style="text-align: center;">2%</td> <td style="text-align: center;">2.65%</td> </tr> <tr> <td>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	<p>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.</p> <p>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:</p> <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	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>									
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!