

Key Facts Statement (KFS) for Instalment Loan

Standard Chartered Bank (Hong Kong) Limited

Standard Chartered Credit Card Instalment Credit Program/
MANHATTAN Credit Cash Instalment Program
March 2016

<p>This product is an instalment loan.</p> <p>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.</p>									
Interest Rates and Interest Charges									
Annualised Percentage Rate (APR)	<p>For a loan amount of HK\$100,000:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Loan Tenor</th> <th style="text-align: center;">6-month</th> <th style="text-align: center;">12-month</th> <th style="text-align: center;">24-month</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">APR</td> <td style="text-align: center;">N/A*</td> <td style="text-align: center;">4.42%</td> <td style="text-align: center;">4.37%</td> </tr> </tbody> </table> <p>An APR is a reference rate which includes the basic interest rates and other applicable fees and charges of a product expressed as an annualised rate. * This is not applicable because the minimum loan tenor the Bank offers is 12-month.</p>	Loan Tenor	6-month	12-month	24-month	APR	N/A*	4.42%	4.37%
Loan Tenor	6-month	12-month	24-month						
APR	N/A*	4.42%	4.37%						
Annualised Overdue / Default Interest Rate	According to the terms of banking agreement of the relevant credit card. Banking agreement includes our Client Terms and the applicable documents referred to in Part A of our Client Terms.								
Fees and Charges									
Handling Fee	HK\$200 will be charged when an application is approved by the Bank as a handling fee for application.								
Late Payment Fee and Charge	According to the terms of banking agreement of the relevant credit card. Banking agreement includes our Client Terms and the applicable documents referred to in Part A of our Client Terms.								
Prepayment / Early Settlement / Redemption Fee	1% of the original loan amount or HK\$300, whichever is higher, will be charged if you make early repayment in full.								
Returned Cheque / Rejected Autopay Charge	According to the terms of banking agreement of the relevant credit card. Banking agreement includes our Client Terms and the applicable documents referred to in Part A of our Client Terms.								
Additional Information									
Minimum Loan Amount	HK\$3,000								

分期貸款產品資料概要

渣打銀行(香港)有限公司

渣打信用卡「兌現分期」計劃 / MANHATTAN「信用額自由使」兌現分期計劃
2016年3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：100,000 港元 <table border="1"> <thead> <tr> <th>貸款期</th> <th>6個月</th> <th>12個月</th> <th>24個月</th> </tr> </thead> <tbody> <tr> <td>實際年利率</td> <td>不適用*</td> <td>4.42%</td> <td>4.37%</td> </tr> </tbody> </table> 實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他適用的費用與收費。 * 此項不適用是由於本行的最短貸款期為十二個月。	貸款期	6個月	12個月	24個月	實際年利率	不適用*	4.42%	4.37%
貸款期	6個月	12個月	24個月						
實際年利率	不適用*	4.42%	4.37%						
逾期還款年化利率 / 就違約貸款收取的年化利率	按照適用於有關信用卡的銀行協議收取。銀行協議包括客戶條款及客戶條款A部所述的相關文件上之所有條款及細則。								
費用及收費									
手續費	在本行成功批核申請的情況下，將收取200港元作為處理申請的手續費。								
逾期還款費用及收費	按照適用於有關信用卡的銀行協議收取。銀行協議包括客戶條款及客戶條款A部所述的相關文件上之所有條款及細則。								
提前還款/提前清償/贖回的收費	提前還款將收取原有的貸款金額之1%或最少300港元(以較高者為準)。								
退票/退回自動轉帳授權指示的收費	按照適用於有關信用卡的銀行協議收取。銀行協議包括客戶條款及客戶條款A部所述的相關文件上之所有條款及細則。								
其他資料									
最低貸款金額	3,000港元								