

## Key Facts Statement (KFS) for Instalment Loan

Standard Chartered Bank (Hong Kong) Limited

Personal Instalment Loan  
November 2018

<p><b>This product is an instalment loan.</b></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>									
<b>Interest Rates and Interest Charges</b>									
<b>Annualised Percentage Rate (APR)</b>	<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;">6.85%</td> <td style="text-align: center;">7.25%</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*	6.85%	7.25%
Loan Tenor	6-month	12-month	24-month						
APR	N/A*	6.85%	7.25%						
<b>Annualised Overdue / Default Interest Rate</b>	Not applicable								
<b>Fees and Charges</b>									
<b>Handling Fee</b>	0%								
<b>Late Payment Fee and Charge</b>	HK\$1,000 per month if you do not repay any monthly instalment on or before the relevant due date.								
<b>Prepayment / Early Settlement / Redemption Fee</b>	2.5% of the outstanding balance if you repay the loan in full early.								
<b>Returned Cheque / Rejected Autopay Charge</b>	Not applicable								
<b>Additional Information</b>									
<b>Minimum Loan Amount</b>	HK\$5,000								

## Key Facts Statement (KFS) for Instalment Loan

Standard Chartered Bank (Hong Kong) Limited

Personal Instalment Loan Debt Consolidation Program

February 2018

<p><b>This product is an instalment loan.</b></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>									
<b>Interest Rates and Interest Charges</b>									
<b>Annualised Percentage Rate (APR)</b>	<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;">9.60%</td> <td style="text-align: center;">9.60%</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*	9.60%	9.60%
Loan Tenor	6-month	12-month	24-month						
APR	N/A*	9.60%	9.60%						
<b>Annualised Overdue / Default Interest Rate</b>	Not applicable								
<b>Fees and Charges</b>									
<b>Handling Fee</b>	0%								
<b>Late Payment Fee and Charge</b>	HK\$1,000 per month if you do not repay any monthly instalment on or before the relevant due date.								
<b>Prepayment / Early Settlement / Redemption Fee</b>	2.5% of the outstanding balance if you repay the loan in full early.								
<b>Returned Cheque / Rejected Autopay Charge</b>	Not applicable								
<b>Additional Information</b>									
<b>Minimum Loan Amount</b>	HK\$5,000								

## Key Facts Statement (KFS) for Overdraft Facility

Standard Chartered Bank (Hong Kong) Limited

Personal Line of Credit  
March 2016

<p><b>This product is an overdraft facility.</b></p> <p>This statement 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 overdraft facility.</p>		
<b>Interest Rates and Interest Charges</b>		
<b>Annualised Interest Rate</b>	<b>Line of Credit (HK\$)</b>	<b>Annualised Interest Rate</b>
	\$10,000 - \$19,999	Prime Rate + 7% per annum
	\$20,000 - \$49,999	Prime Rate + 5% per annum
	\$50,000 - \$800,000	Prime Rate + 4% per annum
<ul style="list-style-type: none"> <li>The Prime Rate means the Hong Kong Dollar Prime Rate as announced by the Bank from time to time.</li> </ul>		
<b>Annualised Overdue / Default Interest Rate</b>	Not applicable	
<b>Overlimit Interest Rate</b>	Not applicable	
<b>Fees and Charges</b>		
<b>Annual Fee / Fee</b>	1% per annum of the line of credit, subject to a minimum charge of HK\$200 and a maximum charge of HK\$700	
<b>Late Payment Fee and Charge</b>	HK\$70 if you do not make any minimum monthly repayment on or before the relevant due date	
<b>Overlimit Handling Fee</b>	Not applicable	
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment	
<b>Additional Information</b>		
<b>Minimum Line of Credit</b>	HK\$5,000	

## Key Facts Statement (KFS) for Revolving Credit Facility

Standard Chartered Bank (Hong Kong) Limited

Revolving Cash Card  
January 2019

Interest Rates and Interest Charges									
<p><b>This product is a revolving credit facility.</b></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 revolving credit facility.</p>									
<b>Annualised Percentage Rate (APR)</b>	<table border="1"> <thead> <tr> <th>Credit Limit</th> <th>APR</th> </tr> </thead> <tbody> <tr> <td>HK\$ 5,000</td> <td>15.72%</td> </tr> <tr> <td>HK\$ 20,000</td> <td>11.80%</td> </tr> <tr> <td>HK\$ 100,000</td> <td>8.85%</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.</p>	Credit Limit	APR	HK\$ 5,000	15.72%	HK\$ 20,000	11.80%	HK\$ 100,000	8.85%
Credit Limit	APR								
HK\$ 5,000	15.72%								
HK\$ 20,000	11.80%								
HK\$ 100,000	8.85%								
<b>Annualised Overdue / Default Interest Rate</b>	<p>This rate will apply when you fail to pay the minimum monthly repayment on or before payment due date for 2 times or more in the past 6 months ("Relevant Event"):</p> <p>7% per annum on any outstanding balance in addition to the prevailing basic interest rate starting from the happening of the Relevant Event until the day when the Relevant Event no longer exists in Bank's record. The default interest is calculated daily on a simple basis and charged to the account on a monthly basis.</p>								
<b>Overlimit Interest Rate</b>	Not applicable								
<b>Minimum Payment</b>	<p>The aggregate amount of the following items or HK\$50 (whichever is higher) :</p> <ul style="list-style-type: none"> <li>(i) total unpaid interest, fees and charges (if applicable);</li> <li>(ii) the excess amount by which the relevant statement balance exceeds the credit limit; and</li> <li>(iii) 1% of the outstanding balance excluding items (i) and (ii) above.</li> </ul>								
Fees and Charges									
<b>Handling Fee</b>	Not applicable								
<b>Annual Fee / Monthly Fee</b>	1% of the credit limit per annum for the maintenance of the credit facility on the first drawdown date of the credit facility and on each anniversary of that date								
<b>Withdrawal Fee / Transaction Fee</b>	1% of the cash withdrawal / transaction amount (minimum HK\$50) for each cash withdrawal / transaction								
<b>Late Payment Fee and Charge</b>	<p><b>If you fail to pay the minimum monthly repayment by the payment due date set out in a statement:</b> HK\$100 or 8% of the Eligible Amount, whichever is higher. The Eligible Amount equals to the minimum monthly repayment minus the following items:</p> <ul style="list-style-type: none"> <li>• any overlimit amount; and</li> <li>• any payment made during the current statement cycle or amount of unpaid minimum monthly repayment of the previous statement cycle, whichever is higher.</li> </ul> <p><b>If you fail to pay the minimum monthly repayment on 60 days or 90 days after the payment due date as set out in the relevant statements:</b> Extra HK\$100</p>								
<b>Overlimit Handling Fee</b>	HK\$130 per statement cycle will be charged if your outstanding balance exceeds the credit limit at any point of time during a statement cycle.								
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$120 per returned cheque / rejected autopay payment								
<b>Lost Card Replacement Fee</b>	HK\$100 per replacement of lost card								
Additional Information									
<b>Foreign Currency Cheque Repayment</b>	HK\$100 per cheque								
<b>Statement Retrieval Fee</b>	HK\$30 per copy for statement issued within the latest 2 months HK\$50 per copy for statement issued before the latest 2 months								
<b>Credit Balance Withdrawal By Cheque or Cashier's Order</b>	HK\$75 per cheque / cashier's order								
<b>Minimum Credit Limit</b>	HK\$5,000								

## Key Facts Statement (KFS) for Revolving Credit Facility

Standard Chartered Bank (Hong Kong) Limited

MANHATTAN Revolving Personal Loan  
July 2016

<p><b>This product is a revolving credit facility.</b></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 revolving credit facility.</p>									
<b>Interest Rates and Interest Charges</b>									
<b>Annualised Percentage Rate (APR)</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Credit Limit</th> <th style="width: 50%;">APR</th> </tr> </thead> <tbody> <tr> <td>HK\$ 5,000</td> <td>19.24%</td> </tr> <tr> <td>HK\$ 20,000</td> <td>19.23%</td> </tr> <tr> <td>HK\$ 100,000</td> <td>19.23%</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.</p>	Credit Limit	APR	HK\$ 5,000	19.24%	HK\$ 20,000	19.23%	HK\$ 100,000	19.23%
Credit Limit	APR								
HK\$ 5,000	19.24%								
HK\$ 20,000	19.23%								
HK\$ 100,000	19.23%								
<b>Annualised Overdue / Default Interest Rate</b>	<p><b>If you fail to pay the minimum monthly repayment on or before payment due date for the first time in the past 12 months ("Relevant Event"):</b></p> <p>5% per annum on any outstanding balance in addition to the prevailing basic interest rate starting from the happening of the Relevant Event until the day when the happening of the Relevant Event no longer exists in the Bank's record. The default interest is calculated daily on a simple basis and charged to the account on a monthly basis.</p> <p><b>If you fail to pay the minimum monthly repayment on or before payment due date for two times or more in the past 12 months:</b></p> <p>9% per annum on any outstanding balance in addition to the prevailing basic interest rate starting from the happening of the Relevant Event for two times or more until the day when the happening of the Relevant Event for two times or more no longer exists in the Bank's record. The default interest is calculated daily on a simple basis and charged to the account on a monthly basis.</p>								
<b>Overlimit Interest Rate</b>	Not applicable								
<b>Minimum Payment</b>	The aggregate amount of the following items or HK\$50, whichever is higher: <ul style="list-style-type: none"> <li>(i) Total unpaid interest, fees and charges (if applicable);</li> <li>(ii) The excess amount by which the relevant statement balance exceeds the credit limit; and</li> <li>(iii) 1% of the outstanding balance excluding item (i) and (ii) above.</li> </ul>								
<b>Fees and Charges</b>									
<b>Handling Fee</b>	Not applicable								
<b>Annual Fee / Monthly Fee</b>	1% of the credit limit per annum for the maintenance of the credit facility on the first drawdown date of the credit facility and on each anniversary of that date								
<b>Withdrawal Fee / Transaction Fee</b>	1% of the cash withdrawal / transaction amount (minimum HK\$50) for each cash withdrawal / transaction								
<b>Late Payment Fee and Charge</b>	HK\$200 per month if you fail to pay the minimum monthly repayment by the payment due date								
<b>Overlimit Handling Fee</b>	Not applicable								
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	Not applicable								
<b>Lost Card Replacement Fee</b>	HK\$100 per replacement of lost card								
<b>Additional Information</b>									
<b>Statement Retrieval Fee</b>	HK\$25 per copy								
<b>Cash withdrawal fee at Standard Chartered's branch counters</b>	HK\$30 for each cash withdrawal								
<b>Credit Balance Withdrawal (By cheque / cashier's order)</b>	HK\$75 per cheque / cashier's order								
<b>Minimum Credit Limit</b>	HK\$5,000								

## 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

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Loan Tenor	6-month	12-month	24-month						
APR	N/A*	4.42%	4.37%						
<b>Annualised Overdue / Default Interest Rate</b>	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.								
<b>Fees and Charges</b>									
<b>Handling Fee</b>	HK\$200 will be charged when an application is approved by the Bank as a handling fee for application.								
<b>Late Payment Fee and Charge</b>	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.								
<b>Prepayment / Early Settlement / Redemption Fee</b>	1% of the original loan amount or HK\$300, whichever is higher, will be charged if you make early repayment in full.								
<b>Returned Cheque / Rejected Autopay Charge</b>	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.								
<b>Additional Information</b>									
<b>Minimum Loan Amount</b>	HK\$3,000								

## Key Facts Statement (KFS) for Instalment Loan

Standard Chartered Bank (Hong Kong) Limited

Standard Chartered Credit Card Statement Instalment Program/  
MANHATTAN's "Anything Goes Instalment" Program  
August 2015

<p><b>This product is an instalment loan.</b></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>									
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Loan Tenor	6-month	12-month	24-month						
APR	4.43%	4.63%	4.71%						
<b>Annualised Overdue / Default Interest Rate</b>	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.								
<b>Fees and Charges</b>									
<b>Handling Fee</b>	Not applicable								
<b>Late Payment Fee and Charge</b>	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.								
<b>Prepayment / Early Settlement / Redemption Fee</b>	HK\$150 will be charged if you make early repayment in full.								
<b>Returned Cheque / Rejected Autopay Charge</b>	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.								
<b>Additional Information</b>									
<b>Minimum Loan Amount</b>	HK\$1,500								