

## Personal Instalment Loan Terms and Conditions

### A. 1-hour loan disbursement remarks

Clients must submit the Standard Chartered Personal Instalment Loan application with all the required information during our service hours (Monday-Friday: 9am-5pm, except Saturday and public holidays). Processing will start only after all the required information has been successfully input into our system, and shall be subject to the actual circumstances of each individual case. 1-hour loan disbursement service will be provided upon clients' requests. Clients have to provide all required documents and have valid and existing accounts with the Bank to be assigned for fund disbursement. Processing will be started only after the loan is approved, and shall be subject to the actual circumstances of each individual case.

### B. Terms & Conditions for 7-day Cooling-off Period

1. 7-day Cooling-off Period may be applied by clients who have successfully applied for and drawdown a Standard Chartered Personal Instalment Loan ("Loan") but wish to early redeem the Loan in full within 7 calendar days of the drawdown date.
2. Any application for the 7-day Cooling-off Period has to be made by the relevant client in person at any of our branches within 7 calendar days of the Loan drawdown date. The relevant client must also bring along the Bank's approval notice in respect of the Loan and settle the Loan in full to the Bank's satisfaction. Subject to the Bank's approval of such application, the Bank will waive the handling fee, the early redemption penalty (2.5% of the outstanding balance) and the first month's interest payable by the relevant client under the Loan. Clients who have enjoyed this 7-day Cooling-off Period is not entitled to the Interest Rebate Offer.
3. The 7-day Cooling-off Period can only be enjoyed by each client once during the promotion period.

### C. Terms and Conditions for Online Exclusive Offer:

1. The promotion period for the Online Exclusive Offer is from now till 30 September 2019 (the "Promotion Period").
2. Clients who successfully apply for and drawdown the Standard Chartered Personal Instalment Loan ("Loan") online during the Promotion Period can enjoy up to \$500 cash coupon ("Coupon"). The details of the eligibility for the Coupon are set out in the table below:

Loan Amount (HK\$)	Coupon (HK\$)
\$50,000 - \$199,999	\$200
\$200,000 or above	\$500

3. The redemption letter of the Coupon will be sent out by mail to the respective eligible client's correspondence address at the second month after the Loan drawdown.
4. To be eligible for the Coupon, eligible client's Loan account must be valid with no past due or unsatisfactory credit history as determined by the Bank in its sole discretion in order to enjoy the Coupon.
5. The Bank also reserves the right to terminate the offer and to vary or modify any of the terms and conditions herein from time to time. In case of any disputes, the Bank's decision shall be final and binding.
6. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

## **D. Terms & Conditions for Online Application Service Pledge**

1. The Online Application Service Pledge (“Service Pledge”) is only applicable to clients who apply for any Standard Chartered Personal Loans (including Personal Instalment Loan and Debt Consolidation Program) by successfully completing all the required data and submitting the online application forms via the Bank website [www.sc.com/hk](http://www.sc.com/hk) and providing a valid mobile phone number.
2. Under the Service Pledge, for any online applications received before 12:00 noon of any business days, a designated staff of the Bank will follow up the applications with clients by calling the contact phone number provided by the clients on the application within the same day before 5:00 p.m. If the online applications are received after 12:00 noon or during non business days, the designated staff of the Bank will follow up the applications with clients on the next business day before 2:00 p.m. If clients cannot be contacted by phone number(s) provided in the application within the above mentioned time, a notification SMS will be sent to clients’ mobile number as provided in the online application forms within the same day. The language of notification SMS will be subject to the language of clients’ by completing online application forms.

<b>The Bank received online applications</b>	<b>Bank Staff made follow-up calls</b>
Before 12:00 noon on any business days	Same business day before 5:00 p.m.
After 12:00 noon on any business days or during non business days	Next business day before 2:00 p.m.

3. In any circumstances where the Bank fails to contact client by phone and fails to send out SMS to clients according to requirement stated in point 2 above, a HK\$100 Cash Coupon (“Coupon”) will be offered to the client. The Coupon will be sent by mail to clients’ correspondence address as provided in the online application form, on or before 31 December 2019. To be eligible for this Coupon, the loan applications should not be cancelled by the clients before the Bank’s final decision.
4. Whether the SMS successfully reach the relevant clients will be subject to the record of SMS network provider of the Bank.
5. The Service Pledge is not available to those online applications with invalid/no correspondence address provided.

## **General Terms and Conditions for Online Offers**

1. Online Offers consist of offers in sections A – D above.
2. Unless otherwise specified, the Online Exclusive Offers cannot be used in conjunction with any other promotional offers.
3. The Coupon (as defined under Section C and D) is not transferable, returnable or redeemable for cash. The use of the Coupon is subject to the terms and conditions as stipulated by the supplier (if applicable).
4. Clients understand and accept that the Bank is not the supplier of the products/services purchased from the merchant (including the Coupon). The Bank shall bear no liability relating to any aspect of the products/services/coupon, including without limitation, their quality, the supply, the descriptions of goods and/or services provided by the merchant, any false trade description, misrepresentation, mis-statement, omission, unauthorised representation, unfair trade practices or conduct in connection the products/services/coupon provided by the merchant, its employees, officers or agents.
5. The Bank reserves the right to amend or terminate the above offers and any of the above terms and conditions from time to time. For any and all matters or disputes regarding the above, the Bank’s decision shall be final and binding.
6. In case of discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.