



Personal Instalment Loan Terms and Conditions

General Terms and Conditions

1. Unless otherwise specified, the online offer referred to in Section C (the “**Online Offer**”) cannot be enjoyed in conjunction with any other promotional offers. The Bank reserves the right to amend or terminate the Online Offer and any of its terms and conditions from time to time.
2. Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) reserves the right of final approval of the Standard Chartered Personal Instalment Loan (“**Loan**”) and is under no obligation to provide reasons for any of its decisions. The Loan is subject to the Bank’s Client Terms and the applicable documents referred to in Part A of the Client Terms (including Personal Loan / Personal Line of Credit / Overdraft Terms and the product brochure, Important Notes and promotional terms (if applicable) and any other documents forming our banking agreement) and such other applicable terms and conditions, as may be issued, varied, amended or replaced by the Bank from time to time. For any and all matters or disputes regarding the above, the Bank’s decision shall be final and binding.
3. In case of discrepancy or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.

A. Terms and Conditions for 7-days Cooling-off Period (“7-days Cooling-off Period”)

1. Subject to the approval of the Bank, the 7-days Cooling-off Period (waiver on early redemption fees and charges) is offered on application by clients who have successfully applied for and drawdown a Loan and wish to early redeem the Loan in full within 7 calendar days of the drawdown date.
2. Any application for the 7-days Cooling-off Period must 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 the application for the 7-days Cooling off Period, the Bank will waive the handling fee, the early redemption fee (2.5% of the outstanding balance) and the first month’s interest payable by the relevant client under the Loan. Clients enjoying or who have enjoyed this 7-days Cooling-off Period will not be entitled to the Online Offer.

- Each client may only enjoy the 7-days Cooling-off Period once during the Promotion Period (as defined in Section C1 below).

B. Conditions for Preferential Interest Rate:

The preferential interest rate is only applicable to clients who are not holding any credit cards issued by the Bank at the time of this application. The Bank reserves the right to determine the applicable interest rate and handling fee, and to approve a loan application, which is to be considered on a case-by-case basis in accordance with the client's credit records and other relevant factors as the Bank may consider in its absolute discretion.

C. Terms and Conditions for Online Offer:

- The promotion period for the Online Offer is from 17 May 2021 to 4 July 2021 (the **"Promotion Period"**).
- Clients who have successfully applied for a Standard Chartered Personal Instalment Loan (**"Loan"**) online and drawn down the Loan during the Promotion Period can enjoy up to HKD4,000 cash rebate (**"Rebate"**), provided that the client's Loan account remains valid and with no past due record/unsatisfactory credit history at the time of the Bank crediting Rebate. Details of the eligibility for the Rebate are set out in the table below:

Loan Amount (HKD)	Basic Cash Rebate (HKD)	Extra Cash Rebate (HKD) (only applicable for New Clients* and the loan tenor is 36 months or above)
\$50,000 - \$199,999	\$500	\$1,000
\$200,000 - \$799,999	\$2,000	
\$800,000 or above	\$3,000	

*New Clients are applicants who are not holding any loan and/or credit cards issued by Bank that the time of Loan application.

The Bank will credit the Rebate to the respective HKD deposit account (exclude MortgageOne® Account and Mortgage Saver Current Account) held by the eligible client in sole name or in the capacity as primary account holder for joint account in the following sequence:

- Sub-account under Integrated Deposits Account;
- Current Account;
- Statement Savings;
- Passbook Savings.

If the eligible client has more than one account under the same account type, the Bank will select any one of the accounts with the latest account opening

date for the crediting at its discretion. Eligible client must hold a valid deposit account stated above at the time of the Bank crediting the Rebate.

3. The Rebate will be credited by the Bank to the eligible client's HKD deposit account determined as above within four months after the date of Loan drawdown. Client should contact the Bank within six months after the Loan drawdown if client does not receive the Rebate. The Bank will not be responsible for crediting the Rebate if client does not contact the Bank for non-receipt of the Rebate within the time stated.

D. Terms & Conditions for Online Application Service Pledge

1. The Bank offers a Service Pledge ("**Service Pledge**") to clients applying for any Loans online by successfully completing all the required data, including providing a valid mobile phone number, and submitting the online application forms via the Bank's website at www.sc.com/hk.
2. Under the Service Pledge, for any online applications for Loans received before 12:00 noon of a business day, a designated staff of the Bank will follow up on the application with the client by calling the mobile phone number provided on the application form within the same day before 5:00 p.m. If the online application is received after 12:00 noon or during non-business days, the designated staff of the Bank will follow up on the application with the client on the next business day before 2:00 p.m. If the Bank cannot successfully contact the client by the mobile phone number provided on the application form the above-mentioned time, a notification SMS will be sent to the client's mobile phone number provided on the application form within the same day. The language of notification SMS will be subject to the language of the client's used in completing the application form.

The Bank received online applications	Bank Staff made follow-up calls
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. Where the Bank fails to contact the client by the mobile phone number provided as well as failing to send out the notification SMS to clients according to the pledge stated in Section D2 above, a HKD100 cash rebate will be offered to the client. The HKD100 cash rebate will be credited to eligible client's HKD deposit account determined in accordance with Section C2 above, on or before 31 December 2021. As a condition to the Bank's offer of the HKD100 cash rebate, the application for the Loan must not be cancelled by the client before the Bank's final decision.

4. Whether a call and the SMS notification can successfully reach the client will be dependent on and subject to the network and record of the SMS network provider of the Bank, and the mobile phone number provided by the client.

To borrow or not to borrow? Borrow only if you can repay!

Issued by Standard Chartered Bank (Hong Kong) Limited



「分期貸款」之條款及細則

一般條款及細則

1. 除特別註明外，C部網上申請優惠(「網上優惠」)不可與其他優惠同時使用。本行保留可隨時更改或終止網上優惠及其條款及細則之權利。
2. 渣打銀行(香港)有限公司(「本行」)保留決定最終批核渣打「分期貸款」(「貸款」)之息率、貸款額及優惠之權利。本貸款須根據銀行協議的客戶條款、客戶條款A部所述的相關文件(包括私人貸款/私人透支服務/透支服務之條款、產品手冊、重要提示、優惠條款(如適用))及任何其他適用條款，而本行亦可隨時發出、變更、更改或更換有關條款。就此推廣如有任何爭議，本行保留一切最終決定權。
3. 此條款及細則之中英文版之內容如有歧義，概以英文版為準。

A. 7天冷靜期之條款及細則(「7天冷靜期」)

1. 視乎本行批核，7天冷靜期(提早償還貸款費用之豁免)適用於成功申請及提取貸款，並欲於提取貸款後之7個日曆日內提早償還全數貸款之客戶。
2. 任何申請7天冷靜期之客戶必須於提取貸款後之7個日曆日內親臨本行任何分行遞交提早償還貸款申請。有關客戶亦須攜同本行就有關貸款發出之批核通知書及根據本行要求全數償還有關貸款。如該7天冷靜期申請獲本行成功批核，本行可豁免有關客戶須就貸款而繳交之手續費、提早償還貸款手續費(欠款結餘之2.5%)及首月應繳之利息，並且不能獲享網上申請優惠。
3. 於推廣期內(按照以下C部之定義)，每位客戶只可申請7天冷靜期一次。

B. 優惠利率之適用條件

優惠利率僅適用於客戶於本申請時並沒有持有任何渣打信用卡。本行將根據個別客戶之信貸評級及其他有關因素而審批貸款申請，本行並保留權利決定是否提供私人貸款及決定最終的利率和手續費。

C. 網上申請優惠條款及細則

1. 網上申請優惠推廣期為2021年5月17日至2021年7月4日(「推廣期」)。
2. 客戶於推廣期內於網上成功申請及提取渣打「分期貸款」可享高達HK\$4,000現金回贈(「現金回贈」)，於本行存入現金回贈時，客戶之貸款戶口必須仍然有效及無任

何逾期還款/不良信貸記錄。客戶可獲享之現金回贈之詳情如下：

貸款金額(HK\$)	基本現金回贈(HK\$)	額外現金回贈(HK\$) (只適用於全新客戶*及還款期達 36個月或以上之貸款)
\$50,000 - \$199,999	\$500	\$1,000
\$200,000 - \$799,999	\$2,000	
\$800,000或以上	\$3,000	

*全新客戶為申請貸款時並未持有由本行發行之信用卡及/或貸款之客戶。

本行將按以下次序存入現金回贈至客戶以個人名義或以聯名戶口之基本戶口持有人名義於本行持有之港元存款戶口(MortgageOne®增值按揭戶口及「置慳息」往來存款戶口除外)：

- i. 綜合存款戶口之附屬戶口；
- ii. 支票戶口；
- iii. 月結單儲蓄戶口；
- iv. 存摺儲蓄戶口

若客戶持有多於一個同一類別之戶口，本行將全權酌情決定任何一個最近期開立之戶口存入現金回贈。合資格獲得現金回贈之客戶必須在本行存入現金回贈時持有上述有效之存款戶口。

3. 現金回贈將於提取貸款後的4個月內存入合資格獲得現金回贈之客戶之存款戶口。如客戶未能收到現金回贈，應在提取貸款後的六個月內與本行聯繫。本行將不承擔由於延遲通知本行而須要存入現金回贈的責任。

D. 網上申請特快服務承諾之條款及細則

1. 客戶須透過本行網頁www.sc.com/hk遞交貸款申請，並成功填妥所需資料以及提供有效之手提電話號碼，並遞交有關申請表，方可享有本行提供網上申請特快服務承諾（「服務承諾」）。
2. 根據服務承諾，於辦公日之中午12時正前收到之網上貸款申請，本行將安排專人於當日下午5時前致電申請表上客戶手提電話號碼跟進申請。於辦公日中午12時後，或非辦公日收到之網上私人貸款申請，本行將安排專人於下一個辦公日之下午2時前致電客戶跟進申請。如本行未能成功根據客戶申請表上填寫之客戶手提電話號碼致電客戶，本行將根據申請表內所示之手提電話號碼安排於同日發出手機短訊予客戶跟進有關申請。手機短訊之語言類別將根據客戶於網上申請填寫的語言類別發送。

本行收到之網上貸款申請時間	本行職員致電跟進申請之時間
任何辦公日之中午12時正前	當日下午5時前
於任何辦公日中午12時後或於非辦公日	申請下一個辦公日之下午2時前

3. 如本行未能根據上述條款D2部之服務承諾，於指定時間內致電客戶手提電話號碼或

發出手機短訊予客戶跟進申請，客戶將可獲贈HK\$100現金回贈。HK\$100現金回贈將於2021年12月31日或以前存入合資格獲得現金回贈客戶之上述條款C2部之存款戶口。於本行最終審批前，客戶並未取消該貸款申請，方可享有此現金回贈。

4. 致電及手機短訊是否被成功發出至客戶，將以本行之電訊網絡供應商之紀錄及客戶提供之手提電話號碼為準。

借定唔借?還得到先好借!

由渣打銀行(香港)有限公司刊發