

更改通知

有關MANHATTAN「循環錢」(「循環錢」) / 渣打「私人透支服務/透支服務」(「透支服務」) / 樓宇加按貸款透支及樓宇按揭貸款透支服務條款及細則

Notice of Change

in relation to the Terms and Conditions of MANHATTAN Revolving Personal Loan (“Loan”) / Standard Chartered Personal Line of Credit / Overdraft (“Overdraft”) / Home Equity Overdraft and Mortgage Overdraft

由下列相關生效日起，循環錢、透支服務、樓宇加按貸款透支及樓宇按揭貸款透支服務之每月最低利息收費將被取消，而相關循環錢、透支服務、樓宇加按貸款透支及樓宇按揭貸款透支服務之文件將作改動如下：

With effect from the respective effective date below, the minimum monthly interest charge of the Loan, Overdraft, Home Equity Overdraft and Mortgage Overdraft will be abolished and there will be changes made to the related documents as set out below:

(I) MANHATTAN「循環錢」MANHATTAN Revolving Personal Loan

(1) 重要資料 — MANHATTAN「循環錢」(適用於2009年2月25日或之後所啟用之賬戶)

Important Information – MANHATTAN Revolving Personal Loan (applicable to accounts opened on or after 25 February 2009)

條款 Clause	改動 (已標記刪除之內容) Changes (deleted contents are marked with strikethrough lines)	相關生效日 Respective Effective Date
5	本行對欠款結餘每日計息。利息每月直接從閣下的循環貸款戶口扣除。倘若利息低於屆時適用的最低利息(目前為5港元)則本行會向閣下收取最低利息。We charge interest on the balance owing calculated on a daily basis. Interest is deducted from your account for the revolving loan monthly. If the interest is less than the minimum amount of interest to be applied (currently HK\$5), we will charge you the minimum amount of interest.	3-8-2015

(2) MANHATTAN「循環錢」使用條款 (適用於2009年2月25日前啟用之賬戶)

MANHATTAN Revolving Personal Loan Terms & Conditions (applicable to accounts opened before 25 February 2009)

條款 Clause	改動 (已標記刪除之內容) Changes (deleted contents are marked with strikethrough lines)	相關生效日 Respective Effective Date
6	利息將按借款人尚未清還之貸款額每日計算，所收取的有關利息每月最低為HK\$5。每日應計利息將於貸款戶口內按月扣除。The interest will be calculated daily on the Borrower's debit balance outstanding under the loan. The minimum monthly interest charge will be HK\$5. The accrued daily interest will be debited at monthly intervals from the Loan Account.	3-8-2015

(3) 服務收費 (銀行服務收費一覽表)

Changes on Service Charges (An Easy guide to banking fees)

有關收費 Relevant Fee	改動 (已標記刪除之內容) Changes (deleted contents are marked with strikethrough lines)	相關生效日 Respective Effective Date
MANHATTAN「循環錢」 MANHATTAN Revolving Personal Loan	最低利息 Minimum amount of interest • 每月5港元 HK\$5 per month	3-8-2015

(II) 渣打「私人透支服務/透支服務」Standard Chartered Personal Line of Credit / Overdraft

(4) 重要資料 — 私人透支服務

Important Information – Personal Line of Credit / Overdraft

條款 Clause	改動 (已標記刪除之內容) Changes (deleted contents are marked with strikethrough lines)	相關生效日 Respective Effective Date
2	本行按本行的有效利率(以本行的港元最優惠利率(P)為基礎計算)對欠款結餘每日計息。本行可隨時修改港元最優惠利率(P)及利率。倘若利息低於屆時適用的最低利息(目前為20港元)則本行會向閣下收取最低利息。We charge interest on the balance owing calculated on a daily basis at our prevailing interest rate, which is calculated using our Hong Kong Dollar Prime Rate (P) as the basis. We may vary the Hong Kong Dollar Prime Rate (P) and interest rate at anytime. If the interest is less than the minimum amount of interest to be applied (currently HK\$20), we will charge you the minimum amount of interest.	29-8-2015

(III) 樓宇加按貸款透支及樓宇按揭貸款透支服務 Home Equity Overdraft and Mortgage Overdraft

(5) 服務收費 (銀行服務收費一覽表)

Changes on Service Charges (An Easy guide to banking fees)

有關收費 Relevant Fee	改動 (已標記刪除之內容) Changes (deleted contents are marked with strikethrough lines)	相關生效日 Respective Effective Date
最低利息收費 (適用於該月份有使用透支服務之戶口) Minimum Interest (applicable to account where there is interest incurred for the month)	20港元(如該月份的實際利息少於此金額) HK\$20 when the actual amount of interest incurred is less than this amount	29-8-2015

上述新修訂之文件可於相關生效日起到分行索取或到本行網頁www.sc.com/hk下載。A copy of the revised version of the above-mentioned documents can be obtained at any of our branches or on our website at www.sc.com/hk on or after the respective effective date.

如有查詢，請致電下列服務熱線 For any enquiries, please call the service hotlines below:

(1) MANHATTAN「循環錢」MANHATTAN Revolving Personal Loan: 2210 8888

(2) 其他產品 Other Products: 2886 8868

中英文版之內容如有歧義，概以英文版為準。If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

渣打銀行(香港)有限公司 Standard Chartered Bank (Hong Kong) Limited
2015年8月 August 2015

由渣打銀行(香港)有限公司刊發 Issued by Standard Chartered Bank (Hong Kong) Limited