

Personal Instalment Loan Top-up Service Terms and Conditions

A. Terms and Conditions of Standard Chartered Personal Instalment Loan Top-up Service (the “Service”):

1. This Service is only applicable to account holder’s designated Standard Chartered “Personal Instalment Loan” account. Standard Chartered Bank (Hong Kong) Limited (the “Bank”) reserves the right of final approval of any application (including the Loan Amount) and is under no obligation to provide reasons for its decisions.
2. These Terms and Conditions are only applicable to clients who i) successfully apply for and drawdown a Loan Amount on existing Personal Instalment Loan Account or ii) successfully apply for a new Personal Instalment Loan and use part of the Loan Amount to fully repay an existing Personal Instalment Loan.
3. Once the application is approved, no alteration or cancellation will be accepted.
4. By making an application, client is deemed to have read and accepted these Terms and Conditions herein, all Terms and Conditions stated in the Client Terms and the applicable documents referred to the Client Terms, and the Terms and Conditions of Standard Chartered Personal Instalment Loan.
5. The Bank may request supplementary documents from client for further approval.
6. You may only repay the instalment loan in full (but not part of it) early if you notify us in writing ten business days before your proposed prepayment date. If you wish to repay your Loan early, you must pay the instalment loan in full, plus all accrued but unpaid interest up to the actual settlement date plus any other sum due to us. We will charge you an early settlement fee of 2.5% of the outstanding balance to cover our own administration fees and other costs.
7. The Bank reserves the right to alter or terminate the offers mentioned in the promotional material and amend all Terms and Conditions at any time. In case of any disputes, the decision of the Bank shall be final.
8. The terms and conditions of the Standard Chartered Personal Instalment Loan and fees and charges (as set out in our Service Charges Booklet) shall apply to the personal loan product applied. Please contact us for more information.
9. If you do not repay any monthly instalment on or before the relevant due date:
 - a. the instalment loan plus all accrued but unpaid interest plus any other sum due to us is immediately due and payable; and
 - b. we will charge you a late payment fee of **HK\$1,000**.
10. In case of discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.

B. Terms and Conditions for HK\$500 Cash Coupon (“Coupon”) Offer:

1. In order to enjoy the \$500 Cash Coupon (“Coupon”), existing clients (“Existing Clients”) who have Personal Instalment Loan with the “Bank” are required to leave their information in the online form, complete the application via Standard Chartered Loan Hotline and successfully drawdown on or before 30 September 2019.
2. 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.
3. Client will not be eligible for any Coupon if client cancels his/her application during the Promotion Period.
4. This Coupon is subject to the relevant terms and conditions of the merchant. Please contact the merchant for details. All coupons cannot be transferred to others or redeemed, refunded for cash. If the Coupon becomes out of stock, the Bank reserves the right to offer an alternative gift as replacement without prior notice.
5. Clients understand and accept that the Bank is not the supplier of the products/services purchased from the merchant. The Bank shall bear no liability relating to any aspect of the products/services, including without limitation, their quality, the supply, the descriptions of goods and/or services provided by the merchants, any false trade description, misrepresentation, misstatement, omission, unauthorized representation, unfair trade practices or conduct in connection the products and/or services provided by the merchants, their employees, officers or agents.
6. 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.
7. In case of discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.