

Terms and conditions for up to 2 months interest-free repayment deferral program (the “Program”)

1. From 5 October to 30 November 2020, both dates inclusive (the “**Program Period**”), when a client applies for the Standard Chartered Personal Instalment Loan or Standard Chartered Personal Instalment Loan Debt Consolidation Program (collectively referred to as the “**Loan**”), the client may choose to apply for interest-free repayment deferral arrangement under the Program for such number of tenors as set out below based on the tenor of the Loan;

Loan Tenor (months)	Repayment Free Tenor(s) (starting from the month after Loan drawdown)
36 or less	1
Above 36	2

2. In the Repayment Free Tenor(s), clients enjoying the Program will not be required to make interest and principal repayment(s). Monthly interest and principal repayment(s) will begin after the expiry of the Repayment Free Tenor(s). The Program is applicable to clients with successful application and loan drawdown within the Program Period.
3. In addition to its terms, each of the Loan and the Program is also 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. In case of inconsistency, the terms of the Loan and the Program shall prevail.

4. Applications for the Loan and the Program are separately approved and Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) reserves the right of final approval for applications for each of the Loan and the Program. Where applications for both the Loan and the Program are approved and the client draws down on the Loan, the Bank will mail to the client a repayment schedule specifically applicable to the Program and the Loan in about 2 weeks after the Loan drawdown date. The Bank reserves the right to approve an application for the Loan but decline an application of the Program. If so, and the client draws down on the Loan, the Bank will mail to the client a notification in about 2 weeks after the Loan drawdown date.
5. The Bank reserves the right to determine the loan amount, monthly repayment amount, interest rate, handling fee rebate, terms offered or any other offer in respect of the Loan applied, or to decline a client’s application for the Loan in its entirety without giving any reason for doing so. If an application for the Loan is declined, no contractual relationship arises between the Bank and the client in respect of any product or service requested in the application.
6. Once an application of the Program is approved by the Bank, it is non-reversible, non-transferable and cannot be cancelled. Early settlement of the Loan will be applicable only after the expiry of the Repayment Free Tenor(s) period and will be subject to respective fees and charges stated in Key Facts Statement for the Loan. Change in repayment date will be applicable only after the expiry of the Repayment Free Tenor(s) period.
7. 7-days Cooling-off Period for loan applications is applicable to clients who have applied for the Standard Chartered Personal Instalment Loan and the Program and is subject to separate Terms and Conditions. For details, please visit sc.com/hk/loans/personal-instalment-loan.
8. The Bank reserves the right to amend, extend or terminate the Program and any of the above terms and conditions from time to time. For all matters or disputes regarding the Program and the Loan, the Bank’s decision shall be final and binding.
9. In case of discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

長達2個月免息免供計劃之條款及細則(「推廣計劃」)

- 由2020年10月5日至11月30日(包括首尾兩日)(「**推廣期**」)，客戶申請渣打「分期貸款」或渣打「分期貸款」結餘轉戶計劃(統稱「**貸款**」)時，客戶可選擇享有推廣計劃下根據貸款還款期而定之免息免供安排，詳情如下：

貸款還款期 (月份)	免還款期之期數 (由提取貸款之月份後開始)
36或以下	1
36以上	2

- 客戶無須於免還款期之期數作利息和本金還款。每月利息和本金還款將於免還款期後開始。推廣計劃適用於推廣期內成功申請及提取貸款之客戶。
- 在本條款之上，每項貸款及推廣計劃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。如有歧義，概以貸款及推廣計劃之條款為準。
- 貸款及推廣計劃申請之批核是分別進行，渣打銀行(香港)有限公司(「**本行**」)保留最終批核每項貸款及推廣計劃的權利。貸款及推廣計劃申請均批核而客戶完成提取貸款，本行將於提取貸款後大約2個星期後寄出與推廣計劃相關的還款表予客戶。本行保留批核貸款但拒絕推廣計劃申請的權利。在此情況下，本行將於客戶提取貸款後大約2個星期後寄出通知。

- 本行保留決定最終批核貸款額、每月分期供款額、利率、手續費回贈優惠，條款及其他優惠或拒絕整份申請而毋須提供任何理由之權利。若拒絕客戶之申請，本行與客戶之間不會因客戶申請產品或服務而產生任何合約的關係。
- 已批核之推廣計劃不得轉換、轉讓及取消。提前償還貸款只適用於免還款期之期數完結後，同時將根據貸款產品資料概要收取相關費用。客戶只能於免還款期完結後改動還款日期。
- 7天冷靜期(及提早償還貸款費用之豁免)適用於同時申請渣打「分期貸款」及推廣計劃之客戶，並須受額外的條款及細則約束。詳情請瀏覽 sc.com/hk/zh/loans/personal-instalment-loan。
- 本行保留隨時修訂、延長或終止推廣計劃及任何上述條款及細則的權利。對於有關貸款及推廣計劃的所有事項或爭議，本行的決定應是最終決定並具有約束力。
- 此優惠條款及細則之中英文版之內容如有歧義，概以英文版為準。