



Personal Instalment Loan Debt Consolidation Program Terms and Conditions

General Terms and Conditions for Standard Chartered Personal Instalment Loan Debt Consolidation Program

1. Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) reserves the right of final approval of the Standard Chartered Personal Instalment Loan Debt Consolidation Program (“**Program Loan**”) and is under no obligation to provide reasons for any of its decisions. The Bank also reserves the right to determine the final interest rate, loan amount and terms offered. The Program 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.
2. Upon successful application and drawdown of the Program Loan, the Bank may, in its sole discretion, determine the amount either being part or all of the approved loan amount which shall be used to pay the outstanding balance(s) of credit card(s) or personal loan(s) held at the other bank(s) / financial institution(s) owed by the client (“**Other Loan(s)**”). Upon request by the Bank, the client must cancel such other credit card(s) or personal loan(s) account(s) held at the other bank(s) and provide the loan/account cancellation record(s) to the Bank.
3. The Bank will not accept any application of the Program Loan for the purpose of settling outstanding amount(s) of Standard Chartered Credit Card/Standard Chartered Co-Branded Card/MANHATTAN Credit Card/MANHATTAN Co-Branded Card account(s) or purpose of financing/refinancing Mortgage Loan(s) with the Bank as well as loans provided by any member of the Standard Chartered Group.
4. The approval of the Program Loan and drawdown is subject to the following conditions having been met by the client to the Bank’s satisfaction prior to drawdown and throughout the continuance of the term of the Program Loan (unless otherwise specified by us) or so long as any sum remains outstanding:
 - A. The client provides the Bank with complete and accurate details of the outstanding sums/account details of the Other Loan(s). The client authorizes the Bank to use the approved loan amount (in part or the entire amount to be determined by the Bank at its sole discretion) to settle the total or part of

the outstanding balances of the Other Loan(s) in accordance with the Bank's instructions.

- B. Where client's undertakings are required under the Program Loan as may be determined by the Bank in its absolute discretion:
- a) the Bank can choose to credit the approval loan amount in either way as provided for in i. or ii. below and the client must provide the termination records upon the Bank's request:
 - i. any of the client's outstanding amount of the Other Loan(s) and settles the same in full; the client must proceed to terminate the respective accounts within 2 weeks from the loan drawdown date, or
 - ii. The client's designated account as instructed by the client, and the client must use the credited amount to settle the Other Loan(s) based on the requirements of the respective bank(s) / financial institution(s) under their relevant policies and procedures. The client must also terminate the respective accounts within 2 weeks from the loan drawdown date.
 - b) Should the above involve the termination of a credit card account, the client needs to furnish the Bank with the cut card for record upon the Bank's request. The client shall bear any fees and charges incurred in connection with or occasioned by such termination.
 - c) In addition, the client must not re-activate or reapply for any of the accounts of the Other Loan(s) after its/their termination. The client must not apply for or drawdown any new unsecured credit facilities, or apply for or accept any increase in credit limit on any existing unsecured facilities within 12 months on or after the drawdown date of the Program Loan.
- C. Where client's undertakings are not required under the Program Loan, the Bank can choose to credit the approval loan amount in either way as provided for in i. or ii below and the client must provide the settlement records upon the Bank's request:
- i. any of the client's outstanding amount of the Other Loan(s) and settles the same in full, or
 - ii. the client's designated account as instructed by the client, and the client must use the credited amount to settle the Other Loan(s) based on the requirements of the respective bank(s) / financial institution(s) under their relevant policies and procedures within 2 weeks from the loan drawdown date.

Should the Bank find that the respective amount/accounts outstanding is not settled / terminated, the Bank will early terminate the Program Loan and demand full repayment of the Program Loan upon next due date. If full repayment is not made by the due date, a late fee of HKD1,000 will be incurred along with collection action to be carried out. All client's credit facilities will be permanently suspended (if applicable) and full payment will be demanded. The Bank reserves the right to take legal action such that client will be liable for all legal costs or refer the matter to our collection agency pursuant to the terms as set out in the Client Terms whereby client is subject to an additional collection charge of 30% of the outstanding amount of all the credit facilities of the Bank and all other costs and expenses incurred in the debt collection process.

5. The Bank may, in its sole discretion and also subject to the payment requirements of the Other Loans, disburse the approved loan amount in one or more than one of the manners set out below within five working days upon approval of the Program Loan:
 - i. directly pay part or all of the approved loan amount to settle the Other Loan(s). Client acknowledges that such other bank(s) / financial institution(s) may charge and / or deduct a handling fee for local telegraphic transfer from the relevant account;
 - ii. send the approved loan amount or the balance of the approved loan amount upon payment pursuant to clause (i) above (as the case may be) to the client's correspondent address by way of Cashier's Order(s); upon receiving the Cashier's Order(s), client must settle the Other Loan(s) accordingly; and / or
 - iii. disburse part or all of the approved loan amount to the repayment account(s) of the Other Loan(s) directly. The client must settle the Other Loan(s) by directing or authorising the other bank(s) / financial institution(s) to apply the approved loan amount deposited in the repayment account(s) to settle the Other Loan(s) and provide payment record(s) to the Bank upon request.The actual date of payment of the Other Loan(s) shall be determined by the other bank(s) / financial institution(s) according to their relevant policies and procedures. The Bank will not be liable for any interests, charges or penalties (if any) arising from or in connection with such payment.
6. The client shall continue to make payments to such other bank(s) / financial institution(s) in respect of the Other Loan(s) or other amounts owed to it/them until the Program Loan is approved and the amounts owed to such other bank(s) / financial institution(s) have been settled in full. The Bank will not be liable for any overdue payment, interest or charges incurred as a result of non-payment by the client of the amount owed to such bank(s) / financial institution(s).
7. The Bank reserves the right to amend, extend or terminate the Program Loan and any of the above terms and conditions from time to time. For any and all matters or disputes regarding the Program Loan, the Bank's decision shall be final and binding.
8. In case of discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Terms and Conditions relating to the Standard Chartered Personal Instalment Loan Debt Consolidation Program Promotion (the "Promotion")

A. General Terms & Conditions for the Promotion

1. Unless otherwise specified, the promotion period is valid from 4 July 2022 to 21 August 2022 (the "**Promotion Period**"). The Promotion consists of the offers in Sections B and C below (the "**Offers**").
2. The Bank reserves the right to alter, extend or terminate the Promotion and amend any of these terms and conditions at any time. In case of any disputes, the Bank's decision shall be final and binding.

3. If there is any discrepancy or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.

B. Terms and Conditions for “Online Offer”

1. Clients who have successfully applied for a Program Loan online during the Promotion Period and drawn down within three months can enjoy up to HKD8,000 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. The amount of the Rebate depends on the Program Loan amount, and the details are set out in the table below:

Program 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 - \$499,999	\$2,000	
\$500,000 - \$1,499,999	\$3,000	
\$1,500,000 or above	\$7,000	

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

- i. Sub-account under Integrated Deposits Account;
- ii. Current Account;
- iii. Statement Savings;
- iv. 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.

2. 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.

C. Terms & Conditions for Online Application Service Pledge Offer

1. The Bank offers a Service Pledge (“**Service Pledge**”) to clients applying for any Program Loans (including Personal Instalment Loan and Debt Consolidation Program) 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 Program 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 C2 above, a HKD100 cash rebate will be offered to the client. The HKD100 cash rebate will be credited to eligible client’s respective HKD deposit account determined in accordance with Section B1 above, on or before 31 December 2022. As a condition to the Bank’s offer of the HKD100 cash rebate, the application for the Program 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」結餘轉戶計劃之條款及細則

渣打「分期貸款」結餘轉戶計劃之一般條款及細則

1. 渣打銀行(香港)有限公司(「本行」)保留最終批核渣打「分期貸款」結餘轉戶計劃(「貸款」)申請之決定權而對於本行的任何決定無須提供理由；本行亦保留決定最終批核之息率、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。
2. 本行有權於貸款獲成功申請及批核後，要求將已批核之貸款款項之部份或全部金額用作繳付其他銀行/財務機構之信用卡/私人貸款結欠(「其他結欠」)。客戶須於本行之要求下終止有關信用卡/私人貸款戶口並提供有關證明予本行。
3. 本行不接受任何以此貸款作繳付其他渣打信用卡/渣打聯營卡/MANHATTAN信用卡/MANHATTAN聯營卡賬戶結欠款項，或作渣打樓宇按揭/加按之用的申請以及由渣打集團任何成員提供的貸款。
4. 有關貸款之批核及放款，將取決於貸款放款前及於還款期內(除非另有說明)或當仍有貸款結欠期間，是否能完成及履行本行下列之條件：
 - A. 客戶完整及正確無誤地向本行提供其他結欠以及其賬戶資料。客戶授權本行並根據本行之指引以獲批核之貸款額(根據本行之指引使用部份或全數)清付客戶全部或部份之其他結欠。
 - B. 如貸款須要客戶承諾，可由本行自行決定：
 - a) 本行可以選擇以以下i.或ii.的任何一種方式貸記已批核貸款金額，客戶必須根據本行的要求而提供賬戶終止紀錄：
 - i. 任何其他結欠之賬戶，當其他結欠獲繳付及全數清還，客戶必須於貸款過賬日後2週內終止有關賬戶，或
 - ii. 客戶指定之賬戶，客戶必須根據各銀行/財務機構的相關政策及程序以貸記金額繳付及全數清還其他結欠。客戶還必須於貸款過賬日後2週內終止有關帳戶。
 - b) 如果上述涉及終止信用卡賬戶，客戶須根據本行的要求而向本行提供已剪毀之信用卡以作參考。客戶亦將負責任何有關終止而引致之相關費用及收費。
 - c) 此外，客戶不應在其他結欠之賬戶終止後重新激活或重新申請任何賬戶。客戶亦不應於貸款過賬日或之後的12個月內申請或提取任何新的無抵押貸款，或就現有無抵押貸款，申請或接受提高信用額。
 - C. 如果貸款不要求客戶的承諾，本行可以選擇以以下i.或ii.的任何一種方式貸記已批核貸款金額，客戶必須根據本行的要求提供清還紀錄：
 - i. 任何其他結欠之賬戶，並將其他結欠獲繳付及全數清還，或
 - ii. 客戶指定之賬戶，客戶必須於貸款過賬日後2週內根據各銀行/財務機構的相

關政策及程序以貸記金額繳付及全數清還其他結欠。如本行發現相關金額/賬戶未清還/終止，本行將提前終止貸款，並要求在下一個到期繳款日或之前全額清還貸款。如未能於到期繳款日或之前全額清還，本行將收取逾期還款費用HK\$1,000並將會同時進行收款行動。客戶所有的信貸將被永久停用(如適用)，並須全額清還。本行保留權利採取法律行動，要求客戶承擔所有法律費用，或將根據客戶條款中規定的條款將此事項提交給本行的收款機構，客戶須另外承擔於本行所有信貸結欠之30%以作在追收債務過程中所產生的成本及費用。

5. 視乎其他結欠之還款方式或其還款戶口，本行可最快於貸款批出後5個工作天內，用以下一種或多於一種方式發出貸款：
 - i. 將部份或全部貸款額直接繳付其他結欠。客戶明白收款之銀行/財務機構有可能會因應此直接過賬服務而收取其不時公佈之電匯手續費；
 - ii. 將獲批核貸款額或支付上述(i)後之結餘(如適用)以本票形式寄往客戶之通訊地址；客戶收取本票後，須自行清還信用卡/私人貸款戶口之結欠；和/或
 - iii. 部份或全部貸款額將發放到客戶其他結欠之還款戶口。客戶請指示或授權有關銀行/財務機構以存入還款戶口之獲批核貸款額清還其他結欠，並於本行要求下提供證明。最終過賬日將視乎個別銀行的內部運作及程序而定。本行對於因過賬日之差異所產生的利息費用或罰款(如適用)概不負責。
6. 客戶在貸款獲批核及放款前，應繼續就此貸款申請所涉及的其他信用卡/貸款結欠向有關銀行/財務機構還款。本行不會對於因客戶於貸款批核前延遲向有關銀行/財務機構償還欠款而產生的利息或費用負責。
7. 本行保留隨時修訂、延長或終止貸款及任何上述條款及細則的權利。對於有關貸款的任何和所有事項或爭議，本行的決定應是最終決定並具有約束力。
8. 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。

渣打「分期貸款」結餘轉戶計劃推廣活動之條款及細則(「推廣活動」)

A. 推廣活動之一般條款及細則

1. 除額外列明，推廣期為2022年7月4日至2022年8月21日(「推廣期」)。推廣活動包括以下B部及C部所提及之優惠(「優惠」)。
2. 本行保留隨時更改或終止以上所有有關優惠以及修訂以上條款及細則之權利。就此推廣活動如有任何爭議，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。

B. 「網上申請優惠」條款及細則

1. 客戶在推廣期內於網上成功申請及於三個月內提取貸款可享高達HK\$8,000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將根據貸款金額而定，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 - \$499,999	\$2,000	
\$500,000 - \$1,499,999	\$3,000	
\$1,500,000或以上	\$7,000	

*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。

2. 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。

C. 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C2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2022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B1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