

General Terms and Conditions for Tax Season's Standard Chartered Personal Instalment Loan

- The promotion period is from 2 November 2017 to 31 March 2018, both dates inclusive (“**Promotion Period**”).
- Clients who successfully apply for and drawdown the Tax Season's Standard Chartered Personal Instalment Loan (“**Loan**”) during the Promotion Period will be eligible for the following promotional offers in accordance with the terms and conditions set out below:
 - Definition for new and existing clients
 - Early Bird Offer on Annualised Percentage Rate
 - “Lower Cost Guarantee”
 - Online Exclusive Offers
- Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) reserves the right to determine the loan amount, monthly repayment amount, interest rate, handling fee rebate or any other offer in respect of the Loan applied, or to decline client's application in its entirety without giving any reason for doing so. If an application for Loan is declined, no contractual relationship arises between the Bank and the client in respect of any product or service requested in the application.
- The applicable interest rate and acceptance of a loan application is entirely at the discretion of the Bank and is to be considered on a case-by-case basis in accordance with the client's credit records and all other relevant factors. The Bank reserves the right to modify such pricing offered to client by giving 30 days' advance notice based on the Bank's credit assessment from time to time including, but not only limited to, client's repayment record, credit bureau grading and the Bank's prevailing credit policy.
- The Bank reserves the right to change or terminate and amend any of the terms and conditions of the Loan at any time. In case of disputes in the connection with the Loan and any of the special offers set out in this document, the Bank's decision shall be final and binding.
- The Loan is also subject to the terms and conditions set out in the Client Terms and the applicable documents referred to in Part A of the Bank's Client Terms (including Personal Loan / Personal Line of Credit / Overdraft Terms, the product brochure, Important Notes and these promotional terms and any other relevant documents forming the banking agreement).
- In case of discrepancy between the English and Chinese versions of the terms and conditions for the Loan, the English version shall prevail.

A. Definition for New and Existing clients

- Definition for New Clients:
 - Only applicable to Eligible Client who did NOT hold any product or service with or distributed by the Bank (including but not limited to deposit account, investment services and insurance products underwritten by third party insurer and distributed by the Bank) in the past 12 months from the date of Priority Banking sign-up except Standard Chartered Credit Cards (“**New Client**”).

- To enjoy New Client Offer, New Client must sign up for Priority Banking with the Bank during the Promotion Period and successfully apply for the Loan within 2 weeks from the date of sign-up and fulfill one of the following requirements:

- Deposit to the Bank with New Funds no less than HK\$1,000,000 within 2 weeks from the date of sign-up to grow the client's Total Balance at the Bank, and maintain a Total Balance of no less than HK\$1,000,000 until the relevant Designated Dates as listed below.

Sign up date (both dates inclusive)	Designated Date (Inclusive)
2 – 30 November 2017	28 February 2018
1 – 31 December 2017	31 March 2018
1 – 31 January 2018	30 April 2018
1 – 28 February 2018	31 May 2018
1 – 31 March 2018	30 June 2018

New Funds refers to monies deposited by cash, cheque/cashier's order, inward CHATs, telegraphic transfer from other banks excluding renewal or rollover of existing time deposits, transfer of funds from any account within the Bank or any currency converted from Premium Deposit upon maturity. Total Balance includes the aggregate balance of deposits, investments and accumulated premiums of selected insurance under personal account as primary account holder; or

- Start using the auto-payroll services with the Bank within 2 months from the date of sign-up and the amount of monthly salary is HK\$80,000 or above.

- Client must remain the Priority Banking status valid for 12 consecutive months from the date of Loan drawdown. We may revoke the approval, cancel or early terminate the Loan if you fail to meet the condition, even after the fund has been credited to you. We may also demand payment of the Loan in full, together with all accrued but unpaid interest, fees and charges in connection with the Loan.

- If the average daily Relationship Balance of the Client within the quarter falls below the amount determined by the Bank, quarterly maintenance fee will be charged. For details, please refer to the Service Charges booklet and Banking Terms & Conditions which can be obtained at any of our branches or at our website sc.com/hk.

	Average Daily Relationship Balance within the quarter falls below	Quarterly Maintenance Fee
Priority Banking	HK\$1,000,000	HK\$900

- Definition for Existing Clients:
 - Existing Client is only applicable to the following clients (“**Existing Client**”)
 - Client who has been an existing Priority Banking / Premium client as at the date of applying the Loan and must remain the Priority Banking / Premium programme status valid for 12 consecutive months from the date of Loan drawdown; or

- Client who uses the Bank's auto-payroll services or holds a valid Mortgage Loan Account as at the date of applying the Loan and must remain the auto-payroll services / Mortgage Loan Account valid for 12 consecutive months from the date of Loan drawdown; or
- New Client as defined in clause 1 (i) who does not fulfill the requirements listed out in clause 1 (ii).

- Without prejudice to the Bank's general right to modify the pricing of the Loan, the Bank shall have the right at its absolute discretion to revise the annualised percentage rate offer of the Loan.

B. Terms and Conditions of “Early Bird Offer on Annualised Percentage Rate” (“Early Bird Offer”)

- The promotion period is from 2 November 2017 to 31 December 2017, both dates inclusive (“**Promotion Period**”).
- Clients who successfully apply for and drawdown the Tax Season's Standard Chartered Personal Instalment Loan (“**Loan**”) during the Promotion Period will be eligible for the following annualised percentage rate offer in accordance with the terms and conditions set out below:

Loan Amount (HK\$)	\$1,000,000 or above	\$999,999- \$500,000	\$499,999- \$200,000	\$199,999- \$5,000
Priority Banking Client				
APR	1.58%	1.86%	2.07%	2.92%
Per month flat interest	0.071%	0.083%	0.093%	0.131%
Monthly Repayment Amount (HK\$)	\$84.05	\$84.17	\$84.27	\$84.65
Premium/Mortgage/Payroll Client				
APR	1.86%	2.09%	2.49%	3.29%
Per month flat interest	0.083%	0.094%	0.111%	0.147%
Monthly Repayment Amount (HK\$)	\$84.17	\$84.28	\$84.45	\$84.81
General Client				
APR	1.86%	2.39%	2.99%	3.59%
Per month flat interest	0.083%	0.107%	0.134%	0.160%
Monthly Repayment Amount (HK\$)	\$84.17	\$84.41	\$84.68	\$84.94

Remarks:

The Monthly Flat Rate shown above was rounded to 3 decimal places for reference only.

The Monthly Repayment Amount is for every HK\$1,000 loan amount.

- The Early Bird Offer is only applicable to the Existing Client.
- After the promotion period, Existing Clients will be eligible for the following annualised percentage rate offer:

Loan Amount (HK\$)	\$1,000,000 or above	\$999,999- \$500,000	\$499,999- \$200,000	\$199,999- \$5,000
Priority Banking Client				
APR	1.78%	2.18%	2.57%	3.35%
Per month flat interest	0.080%	0.098%	0.115%	0.150%
Monthly Repayment Amount (HK\$)	\$84.14	\$84.32	\$84.49	\$84.83
Premium/Mortgage/Payroll Client				
APR	1.96%	2.88%	3.16%	4.21%
Per month flat interest	0.088%	0.129%	0.141%	0.188%
Monthly Repayment Amount (HK\$)	\$84.22	\$84.63	\$84.75	\$85.21
General Client				
APR	1.96%	3.54%	3.99%	4.21%
Per month flat interest	0.088%	0.158%	0.178%	0.188%
Monthly Repayment Amount (HK\$)	\$84.22	\$84.92	\$85.12	\$85.21

Remarks:

The Monthly Flat Rate shown above was rounded to 3 decimal places for reference only.

The Monthly Repayment Amount is for every HK\$1,000 loan amount.

C. Terms and Conditions of “Lower Cost Guarantee” (“Guarantee”)

- The “Lower Cost Guarantee” is applicable to clients who have successfully applied for and drawdown the Loan during the Promotion Period (“**Eligible Clients**”).
- Eligible Client who successfully obtains another personal tax loan (“**Loan for Comparison**”) with a lower annualised interest rate (“**APR**”) from a licensed bank in Hong Kong subsequent to the Loan drawdown will be eligible to apply for the Guarantee.
- Loan for Comparison must fulfill the following requirements:
 - The amount of its principal is the same as the Loan;
 - Its repayment period is the same as the Loan;
 - It is granted to one borrower only and the name and identity number of the borrower is the same as the Eligible Client;
 - It is not offered only to staff or members of designated groups;

- Eligible Client must apply for the Guarantee within 21 working days from the date of Loan drawdown via phone at the designated hotline 3408 1628. Eligible Client must also submit a copy of the written confirmation of the Loan for Comparison issued by the licensed bank within 21 working days after the date of Loan drawdown.
- Eligible Client can only make one successful application of the Guarantee for each Loan.
- The Bank reserves the right to request for the original copy of the written for inspection and verification.
- The Bank will determine the Eligible Client's eligibility to enjoy the Guarantee based on the written confirmation of the Loan for Comparison at its sole and absolute discretion. Eligible Client will be notified of the result within 14 working days after submission of the written confirmation of the Loan for Comparison.
- If the application for the Guarantee is successful, the Bank will recalculate the total expense payable of the Loan based on an APR equivalent to 90% of the APR of the Loan for Comparison as shown in its written confirmation according to the Bank's internal calculation method and rebate the difference from the original total expense payable of the Loan.
- The difference in total expense payable will be given in cash rebate format and will be credited to the Eligible Client's designated repayment account during the second month after the date of Loan drawdown.

D. Terms and Conditions for Online Exclusive Offers

- Clients who successfully apply for and drawdown the Loan via online during the Promotion Period with the loan amount HK\$50,000 or above are entitled to Cash Coupon of HK\$200 (“**Coupon**”), provided that the client's Loan account is valid and with no past due record/unsatisfactory credit history at the time of redemption of the Coupon.
- The redemption letter of the Coupon will be sent out by mail to the Client's correspondence address during the second month after the date of Loan drawdown.
- 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 merchant, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection the products/services provided by the Merchant, its employees, officers or agents.



稅季渣打「分期貸款」之一般條款及細則

- 推廣期為2017年11月2日至2018年3月31日（「**推廣期**」）（包括首尾兩天在內）。
- 客戶於推廣期內成功申請及提取稅季渣打「分期貸款」（「**貸款**」）須受下述有關優惠條款及細則所約束：
 - 全新/現有客戶之定義
 - 實際年利率早鳥優惠
 - 「更低價保證」
 - 網上申請尊享優惠
- 渣打銀行(香港)有限公司（「**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。若客戶之申請被拒絕，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。
- 本行將根據個別客戶之信貸評級及所有其他有關因素而審批貸款申請，並保留權利決定是否提供貸款及其最終的利率。本行有權根據不時作出之信貸審核，包括但不只限於客戶之還款紀錄、信貸評級及本行現行之信貸政策，於30日前通知的情況下調整客戶之利率。
- 本行保留隨時更改或終止及修訂貸款內任何有關條款及細則之權利。就貸款及此文件所述之貸款推廣優惠如有任何爭議，本行保留一切最終決定權。
- 貸款亦根據客戶條款及當中A部所述的相關文件（包括私人貸款/私人透支服務/透支服務條款、產品手冊、重要提示、優惠條款，以及任何其他構成銀行協議的有關文件）。
- 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. 全新/現有客戶之定義

- 全新客戶之定義：
 - 只適用於開立「優先理財」當日起計之過去12個月內於本行未曾持有任何銀行產品或服務（包括但不限於存款戶口、投資服務及由第三者承保並由本行負責分銷之保險產品）之合資格客戶，而只持有渣打信用卡之客戶則除外（「**全新客戶**」）。

- 全新客戶須於推廣期內到本行開立「優先理財」及於開立服務後兩星期內成功申請貸款，並符合以下其中一項相應條件：

- (a)(1) 於開立服務後兩星期內存入不少於港幣1,000,000元新資金，以增長客戶於本行之總結存，並維持不少於港幣1,000,000元的總結存至下列指定日期。

開立日期(包括首尾兩天)	指定日期(包括全日)
2017年11月2日至30日	2018年2月28日
2017年12月1日至31日	2018年3月31日
2018年1月1日至31日	2018年4月30日
2018年2月1日至28日	2018年5月31日
2018年3月1日至31日	2018年6月30日

新資金指由其他銀行以現金、支票/本票、電子付款或電匯存入戶口之全新資金，並不得為透過在本行續期之定期存款、本行戶口轉賬或於本行「高息貨幣掛鈎存款」到期日轉賬而得的資金。總結存包括客戶以私人名義作為基本戶口持有人於本行持有的總存款、投資及指定保險產品之累積保費；或

- (a)(2) 每月薪金金額達港幣8萬元或以上。並於開立服務後兩個月內使用本行自動轉賬出糧服務。

- (b) 客戶須於提取貸款後連續12個月內維持「優先理財」，如閣下未能遵守此條件，本行保留隨時或於貸款放款後，撤銷、取消或提早終止有關貸款。並要求閣下立即全數清償有關貸款，以及有關貸款的所有應付而未計的利息、費用及收費。

- (iii) 如客戶於季度內之每日平均總結餘低於本行不時決定之金額，客戶須向本行支付當季度之服務費。有關詳情，請參閱服務收費冊子及銀行產品條款及細則。相關資料可於分行索取或於sc.com/hk下載。

	季度內之每日平均總結餘低於	當季度之服務費
「優先理財」	HK\$1,000,000	HK\$900

- 現有客戶之定義：

- (i) 現有客戶只適用於下列客戶（「**現有客戶**」）：
 - (a) 客戶於申請貸款當日前為現有「優先理財」/「Premium理財」客戶，並於提取貸款後連續12個月內維持「優先理財」/「Premium理財」；或

- (b) 客戶於申請貸款當日為本行之自動轉賬出糧服務客戶或持有樓宇按揭貸款戶口，並於提取貸款後連續12個月內繼續使用自動轉賬出糧服務/或持有樓宇按揭貸款戶口；或

- (c) 全新客戶（定義如上述條款1(i)）未能符合條款1(ii)所列明之要求。

- (ii) 在不損害本行調整貸款利率的一般權利下，本行擁有絕對權利更改貸款之實際年利率優惠。

B. 「實際年利率早鳥優惠」（「早鳥優惠」）之條款及細則

- 推廣期為2017年11月2日至2017年12月31日（「**推廣期**」包括首尾兩天在內）。
- 客戶於推廣期內成功申請及提取稅季渣打「分期貸款」（「**貸款**」）可享下述實際年利率優惠並須受下述有關優惠條款及細則所約束：

貸款額 (HK\$)	\$1,000,000 或以上	\$999,999- \$500,000	\$499,999- \$200,000	\$199,999- \$5,000
「優先理財」客戶				
實際年利率	1.58%	1.86%	2.07%	2.92%
利率 (每月平息)	0.071%	0.083%	0.093%	0.131%
分期每月供款額 (HK\$)	\$84.05	\$84.17	\$84.27	\$84.65
「Premium理財」/樓宇按揭/出糧服務客戶				
實際年利率	1.86%	2.09%	2.49%	3.29%
利率 (每月平息)	0.083%	0.094%	0.111%	0.147%
分期每月供款額 (HK\$)	\$84.17	\$84.28	\$84.45	\$84.81
一般客戶				
實際年利率	1.86%	2.39%	2.99%	3.59%
利率 (每月平息)	0.083%	0.107%	0.134%	0.160%
分期每月供款額 (HK\$)	\$84.17	\$84.41	\$84.68	\$84.94

註：

上述每月平息已約至小數位後3個位及只供參考之用。

上述分期每月供款額以每HK\$1,000貸款計算。

- 早鳥優惠只適用於現有客戶。
- 推廣期後現有客戶可享下述實際年利率優惠：

貸款額 (HK\$)	\$1,000,000 或以上	\$999,999- \$500,000	\$499,999- \$200,000	\$199,999- \$5,000
「優先理財」客戶				
實際年利率	1.78%	2.18%	2.57%	3.35%
利率 (每月平息)	0.080%	0.098%	0.115%	0.150%
分期每月供款額 (HK\$)	\$84.14	\$84.32	\$84.49	\$84.83
「Premium理財」/樓宇按揭/出糧服務客戶				
實際年利率	1.96%	2.88%	3.16%	4.21%
利率 (每月平息)	0.088%	0.129%	0.141%	0.188%
分期每月供款額 (HK\$)	\$84.22	\$84.63	\$84.75	\$85.21
一般客戶				
實際年利率	1.96%	3.54%	3.99%	4.21%
利率 (每月平息)	0.088%	0.158%	0.178%	0.188%
分期每月供款額 (HK\$)	\$84.22	\$84.92	\$85.12	\$85.21

註：

上述每月平息已約至小數位後3個位及只供參考之用。

上述分期每月供款額以每HK\$1,000貸款計算。

C. 「更低價保證」（「保證」）之條款及細則

- 客戶須於推廣期內成功申請及提取貸款，方可享「更低價保證」（「**合資格客戶**」）。
- 合資格客戶在本行提取貸款後成功於另一香港持牌銀行以更低實際年利率提取私人稅務貸款（「**對比貸款**」）將可申請此保證。
- 對比貸款必須符合以下要求：
 - (i) 其本金金額必須與貸款相同；
 - (ii) 其還款期必須與貸款相同；
 - (iii) 借貸人須為單一貸款者，其名稱及身份證號碼必須與合資格客戶相同；
 - (iv) 對比貸款不包括只提供予個別團體的員工或會員；

- 合資格客戶必須於提取貸款後21個工作天內透過熱線電話3408 1628申請保證及提交對比貸款的確認信副本。
- 合資格客戶只可就每項貸款申請保證一次。
- 本行保留要求合資格客戶提交對比貸款確認信正本以作審查及核實之權利。
- 本行會根據對比貸款確認信上的資料全權絕對酌情決定合資格客戶是否符合享有保證之條件。合資格客戶將於提交對比貸款確認信後的14個工作天內獲通知相關結果。
- 如若申請成功，銀行將以貸款之實際年利率及以九折後的對比貸款實際年利率按本行內部沿用之方法計算兩者之間的應付費用差額。
- 應付費用差額將以現金回贈方式於成功提取貸款後的第2個月內存入有關合資格客戶之指定還款戶口內。

D. 網上申請尊享優惠條款及細則

- 客戶於推廣期內於網上成功申請及提取貸款，而貸款額高達HK50,000或以上，可享現金券HK\$200（「**現金券**」）。於領取現金券時，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，方可領取現金券。
- 現金券之換領信將於提取貸款後的第2個月內寄予合資格客戶之通訊地址。
- 客戶明白及接納所有產品/服務是購自供應商並非由本行所提供。因此有關各項產品/服務的各方面（包括但不限於質素、供應量、商品陳述、任何虛假商品說明或具有誤導性、含糊、遺漏、不明確或供應商之僱員、負責人或代理人之不良營商手法），本行毋須負上任何責任。