



## Key Facts Statement (KFS) for Instalment Loan

Standard Chartered Bank (Hong Kong) Limited

Standard Chartered Credit Card Statement Instalment Program/  
MANHATTAN's "Anything Goes Instalment" Program  
December 2020

**This product is an instalment loan.**

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.

### Interest Rates and Interest Charges

#### Annualised Percentage Rate (APR)

For a loan amount of HK\$100,000:

Loan Tenor	6-month	12-month	24-month
APR	4.43%	4.63%	4.71%

An APR is a reference rate which includes the basic interest rates and other applicable fees and charges of a product expressed as an annualised rate.

#### Annualised Overdue / Default Interest Rate

According to the terms of banking agreement of the relevant credit card. Banking agreement includes our Client Terms and the applicable documents referred to in Part A of our Client Terms.

### Fees and Charges

#### Handling Fee

Not applicable

#### Late Payment Fee and Charge

According to the terms of banking agreement of the relevant credit card. Banking agreement includes our Client Terms and the applicable documents referred to in Part A of our Client Terms.

#### Prepayment / Early Settlement / Redemption Fee

HKD150 will be charged if you make early repayment in full.

#### Returned Cheque / Rejected Autopay Charge

According to the terms of banking agreement of the relevant credit card. Banking agreement includes our Client Terms and the applicable documents referred to in Part A of our Client Terms.

### Additional Information

#### Minimum Loan Amount

HKD500