

Key Facts Statement (KFS) for Revolving Credit Facility

Standard Chartered Bank (Hong Kong) Limited

**Standard Chartered Credit-to-Cash Preferential Annual Rate Program/
MANHATTAN "Credit Cash" Preferential Annual Rate Program
August 2015**

<p>This product is a revolving credit facility.</p> <p>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 revolving credit facility.</p>									
Interest Rates and Interest Charges									
Annualised Percentage Rate (APR)	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Loan Amount</th> <th style="width: 50%;">APR</th> </tr> </thead> <tbody> <tr> <td>HK\$ 5,000</td> <td>4.45%</td> </tr> <tr> <td>HK\$ 20,000</td> <td>4.45%</td> </tr> <tr> <td>HK\$ 100,000</td> <td>4.45%</td> </tr> </tbody> </table> <p>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.</p>	Loan Amount	APR	HK\$ 5,000	4.45%	HK\$ 20,000	4.45%	HK\$ 100,000	4.45%
Loan Amount	APR								
HK\$ 5,000	4.45%								
HK\$ 20,000	4.45%								
HK\$ 100,000	4.45%								
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.								
Overlimit Interest Rate	Not Applicable								
Minimum Payment	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								
Annual Fee / Monthly Fee	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.								
Withdrawal Fee / Transaction 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.								
Overlimit Handling Fee	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.								
Returned Cheque Charge / 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	HK\$3,000								

循環貸款產品資料概要

渣打銀行(香港)有限公司

渣打「兌現年息優惠」計劃 / MANHATTAN「信用額自由使」年息優惠計劃
2015年8月

<p>此乃循環貸款產品。</p> <p>本概要所提供的利息、費用及收費等資料僅供參考， 循環貸款的最終條款以貸款確認書為準。</p>									
利率及利息支出									
實際年利率	<table border="1"> <thead> <tr> <th>貸款金額</th> <th>實際年利率</th> </tr> </thead> <tbody> <tr> <td>5,000 港元</td> <td>4.45%</td> </tr> <tr> <td>20,000 港元</td> <td>4.45%</td> </tr> <tr> <td>100,000 港元</td> <td>4.45%</td> </tr> </tbody> </table>	貸款金額	實際年利率	5,000 港元	4.45%	20,000 港元	4.45%	100,000 港元	4.45%
	貸款金額	實際年利率							
	5,000 港元	4.45%							
	20,000 港元	4.45%							
100,000 港元	4.45%								
實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他適用的費用與收費。									
逾期還款年化利率 / 就違約貸款收取的年化利率	按照適用於有關信用卡的銀行協議收取。銀行協議包括客戶條款及客戶條款A部所述的相關文件上之所有條款及細則。								
超出信用額度利率	不適用								
最低還款額	按照適用於有關信用卡的銀行協議收取。銀行協議包括客戶條款及客戶條款A部所述的相關文件上之所有條款及細則。								
費用及收費									
手續費	不適用								
年費 / 月費	按照適用於有關信用卡的銀行協議收取。銀行協議包括客戶條款及客戶條款A部所述的相關文件上之所有條款及細則。								
提款收費 / 交易收費	不適用								
逾期還款費用及收費	按照適用於有關信用卡的銀行協議收取。銀行協議包括客戶條款及客戶條款A部所述的相關文件上之所有條款及細則。								
超出信用額度手續費	按照適用於有關信用卡的銀行協議收取。銀行協議包括客戶條款及客戶條款A部所述的相關文件上之所有條款及細則。								
替換遺失卡的收費	按照適用於有關信用卡的銀行協議收取。銀行協議包括客戶條款及客戶條款A部所述的相關文件上之所有條款及細則。								
其他資料									
最低貸款金額	3,000 港元								