



Illustrative Examples of Repayment Schedule for Instalment Loan

Standard Chartered Bank (Hong Kong) Limited

*Standard Chartered Credit Card Instalment Credit Program /
MANHATTAN Credit Cash Instalment Program
September 2017*

Important note: This illustration is intended to show the apportionment of principal and handling fee for each monthly repayment of our credit card instalment loan throughout the tenor based on the Straight Line Method and assumptions as stated below. Amount of monthly repayment apportioned to handling fee is the highest in the first month and decreases gradually throughout the tenor. The illustration is for reference only and does not reflect the actual repayment process in your account. The actual repayment details such as the amount of principal and handling fee, etc may vary. The terms and conditions of your instalment loan including but not limited to loan amount, handling fee and tenor are subject to the final approval of the Bank.

Example-24 Months Tenor:

Assumptions

Instalment Amount:	HK\$100,000
Handling Fee (Monthly Flat Rate):	0.18%
Annualised Percentage Rate (APR) [▲] :	4.17%
Tenor (Months):	24
Monthly Repayment Amount :	HK\$4,346.67

[▲] 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.

No. of Instalment	Monthly Repayment Amount (HK\$)	Principal Amount (HK\$)	Handling Fee (HK\$)	Loan Outstanding (HK\$)
1	4,346.66	4,005.53	341.13	95,994.47
2	4,346.66	4,019.20	327.46	91,975.27
3	4,346.66	4,032.91	313.75	87,942.36
4	4,346.66	4,046.67	299.99	83,895.69
5	4,346.66	4,060.47	286.19	79,835.22
6	4,346.66	4,074.32	272.34	75,760.90
7	4,346.66	4,088.22	258.44	71,672.68
8	4,346.66	4,102.17	244.49	67,570.51
9	4,346.66	4,116.16	230.50	63,454.35
10	4,346.66	4,130.20	216.46	59,324.15
11	4,346.66	4,144.29	202.37	55,179.86
12	4,346.66	4,158.43	188.23	51,021.43
13	4,346.66	4,172.62	174.04	46,848.81
14	4,346.66	4,186.85	159.81	42,661.96
15	4,346.66	4,201.13	145.53	38,460.83
16	4,346.66	4,215.46	131.20	34,245.37
17	4,346.66	4,229.84	116.82	30,015.53
18	4,346.66	4,244.27	102.39	25,771.26
19	4,346.66	4,258.75	87.91	21,512.51
20	4,346.66	4,273.28	73.38	17,239.23
21	4,346.66	4,287.86	58.80	12,951.37
22	4,346.66	4,302.48	44.18	8,648.89
23	4,346.66	4,317.16	29.50	4,331.73
24	4,346.82	4,331.73	15.09	0.00

分期貸款還款說明例子

渣打銀行(香港)有限公司

渣打信用卡「兌現分期」計劃/
MANHATTAN「信用額自由使」兌現分期計劃
2017年9月

重要註明：此例子旨在根據直線法及下述的假設顯示出本行信用卡分期貸款在整段還款期內每筆每月還款中的本金與手續費分佈。分攤之手續費於第一個月的每月還款額中為最高，並於還款期內逐步減少。此例子僅供參考，並不反映閣下之戶口實際還款過程。實際還款詳情如本金金額和手續費等可能有所偏差。分期貸款之條款及細則包括但不限於貸款金額、手續費及還款期，須以本行最終批核為準。

例子 - 還款期為24個月

假設

兌現金額： HK\$100,000
手續費(每月平息)： 0.18%
實際年利率[▲]： 4.17%
還款期(月)： 24
每月還款額： HK\$4,346.67

[▲] 實際年利率是一個參考利率，以年化利率展示包括銀行產品的基本利率及其他適用的費用與收費。

還款期數	每月還款額 (HK\$)	本金金額 (HK\$)	手續費 (HK\$)	貸款餘額 (HK\$)
1	4,346.66	4,005.53	341.13	95,994.47
2	4,346.66	4,019.20	327.46	91,975.27
3	4,346.66	4,032.91	313.75	87,942.36
4	4,346.66	4,046.67	299.99	83,895.69
5	4,346.66	4,060.47	286.19	79,835.22
6	4,346.66	4,074.32	272.34	75,760.90
7	4,346.66	4,088.22	258.44	71,672.68
8	4,346.66	4,102.17	244.49	67,570.51
9	4,346.66	4,116.16	230.50	63,454.35
10	4,346.66	4,130.20	216.46	59,324.15
11	4,346.66	4,144.29	202.37	55,179.86
12	4,346.66	4,158.43	188.23	51,021.43
13	4,346.66	4,172.62	174.04	46,848.81
14	4,346.66	4,186.85	159.81	42,661.96
15	4,346.66	4,201.13	145.53	38,460.83
16	4,346.66	4,215.46	131.20	34,245.37
17	4,346.66	4,229.84	116.82	30,015.53
18	4,346.66	4,244.27	102.39	25,771.26
19	4,346.66	4,258.75	87.91	21,512.51
20	4,346.66	4,273.28	73.38	17,239.23
21	4,346.66	4,287.86	58.80	12,951.37
22	4,346.66	4,302.48	44.18	8,648.89
23	4,346.66	4,317.16	29.50	4,331.73
24	4,346.82	4,331.73	15.09	0.00