

**Important Information - Personal Instalment Loan**

Thank you for applying for our Personal Instalment Loan (“your Loan”). Please note the following key terms that are associated with your Loan:

1. Your loan amount is set out in the approval letter. The minimum loan amount is HK\$5,000.
2. Your Loan is a type of instalment loan. Your first installment is due on the date set out in the Drawdown Advice. After that, you have to pay us each month until the amount we lent to you (plus interest) has been repaid.
3. If you ask, subject to approval, we may agree to provide a top up loan on terms we notify.
4. If you request a top up loan, the repayment period of the top up loan will be the same as your existing instalment loan, commencing on the date the top up loan is made. If you request, we may agree to extend the repayment period.
5. If you are advanced a top up loan, we will adjust the dates and amounts of the new monthly repayments by notice to you.
6. We will debit your repayment account for the instalment amount on the instalment due date.
7. The interest rate on your Loan is set out in the approval letter. Interest is calculated on monthly basis. The Annualised Percentage Rate is also set out in the approval letter.
8. We may vary the interest rate at any time. If we vary the instalment amount due to a change in the interest rate, the variation becomes effective on the second instalment date following the change in interest rate.
9. We will not charge a handling fee in the drawdown amount.
10. You may only repay the instalment loan in full (but not part of it) early if you notify us in writing ten business days before your proposed prepayment date. If you wish to repay your Loan early, you must pay the instalment loan in full, plus all accrued but unpaid interest up to the actual settlement date plus any other sum due to us. We will charge you an early settlement fee of 2.5% of the outstanding balance to cover our own administration fees and other costs.
11. If you do not repay any monthly instalment on or before the relevant due date:
  - (a) the instalment loan plus all accrued but unpaid interest plus any other sum due to us is immediately due and payable; and
  - (b) we will charge you a late payment fee of HK\$1,000.
12. You agree to pay us on demand at any time the instalment loan in full, together with all accrued but unpaid interest, fees and charges in connection with the instalment loan.
13. As required by law, we will share your credit data with credit bureau or other regulators.

14. If you do not pay your monthly dues, we may block your Personal Instalment Loan account or any other account with us. This could result in your credit rating being negatively affected and may jeopardize your access to future loans from any reputable lending institution. Please note that we will also take action to collect any unpaid dues, including legal action where necessary.
15. This document is for your convenience and does not replace the Client Terms and the Personal Loan / Personal Line of Credit / Overdraft Terms.
16. For additional information, please call our Customer Service Hotline at 2886 0866 or contact your nearest branch.

**Standard Chartered Personal Instalment Loan Debt Consolidation Program**

If you have applied for our Personal Instalment Loan Debt Consolidation Program, the following terms in addition to the terms above apply:

1. You agree to use the approved loan amount to settle the total or part of outstanding balances of your credit cards (other than Standard Chartered Credit Card/Standard Chartered Co-Branded Card/MANHATTAN Credit Card/MANHATTAN Co-Branded Card) or personal loans (other than loans provided by any member of the Standard Chartered Group). We reserve the right to request you to cancel or terminate any of your credit cards or personal loans.
2. After we approve your loan application, within 5 working days, we will do any of the following:
  - (a) deposit the approved loan amount to your designated credit card account(s) with other banks, where such bank(s) may deduct from the relevant account a handling fee for local telegraphic transfer; and
  - (b) send the cashier’s order(s) with the approved loan amount to your correspondent address or deposit the approved loan amount to your repayment account of your relevant bank(s) or financial institution(s). After you have received the cashier’s order(s) or approved loan amount, you should settle the relevant loan(s) by depositing the amount(s) to your relevant loan account(s) with other bank(s) or financial institution(s) accordingly.

The individual banks and financial institutions will determine the actual date of payment according to their relevant policies and procedures. We are not liable at any time for any interest, charges or penalties (if any) arising from or in connection with this payment.

3. Until you receive our approval for the loan amount applied, you will continue to be liable to pay to the relevant bank(s) or financial institution(s) in respect of amounts owed to it or them in relation to the loan amount applied. We are not liable at any time for any overdue payment, interest or charges incurred by you as a result of your non-payment of the amounts owed to other bank(s) and financial institution(s).



## 重要資料 - 私人分期貸款

多謝閣下申請本行的私人分期貸款（“閣下的貸款”）。敬請留意以下與閣下的貸款相關的主要條款。

1. 閣下的貸款金額載列於批核通知書。最低貸款額為5,000港元。
2. 閣下的貸款屬於一種分期貸款。閣下的第一期還款於貸款通知書所示的到期繳款日到期。此後，閣下必須每月向本行還款，直至本行貸款予閣下的金額（加上利息）償還完畢為止。
3. 閣下如有要求，經批核後，本行可同意按本行通知的條款提供新加貸款。
4. 倘若閣下要求提供新加貸款，有關新加貸款的還款期會與閣下已有的分期貸款一樣，於新加貸款批出日期起計。倘若閣下提出要求，本行可同意延長還款期。
5. 倘若閣下獲批新加貸款，本行會通知閣下而重新調整每月繳款日期和每月還款額。
6. 本行將於分期貸款到期繳款日，從閣下的還款戶口扣除每期還款。
7. 閣下的貸款的利率載列於批核通知書。分期貸款的利息按月計算。實際年利率亦在批核通知書中列明。
8. 本行可隨時修改利率。倘若本行由於利率更改而修改閣下的每期還款，此修改於利率更改後的第二期還款日生效。
9. 本行並不會於提取貸款額中收取任何手續費。
10. 閣下如欲提早清償全數（而非部分）分期貸款，必須於閣下建議的還款日期十個營業日前書面通知本行。閣下提早還款時，必須清償分期貸款，另加截至還款當日的所有應計而未付的利息、對本行所欠的任何款項，以及按欠款結餘2.5%計算的提前償還貸款費。
11. 閣下如不在有關的到期繳款日當日或之前支付每月最低還款額，則：
  - (a) 分期貸款以及所有應計而未付利息和對本行所欠的任何其他款項立即到期；而且
  - (b) 本行會向閣下徵收逾期費1,000港元。
12. 閣下同意隨時應本行要求全數清償閣下的貸款，以及有關的所有應計而未付的利息、費用及收費。

13. 根據法律規定，本行將與信貸資料服務機構或其他監管機構分享閣下的信貸資料。
14. 如果閣下沒有支付任何到期每月欠款，本行可能凍結閣下的貸款戶口或閣下在本行開立的任何其他戶口。這可能對閣下的信貸評級有不利影響，以及可能不利於閣下將來從任何有信譽的貸款機構取得貸款。敬請留意，本行還將會採取行動收回任何未償還到期欠款，包括在需要時採取法律行動。
15. 本文件僅為閣下閱讀方便而設，並不取代客戶條款以及私人貸款/私人透支服務/透支服務條款。
16. 如欲索取進一步資料，敬請致電本行的客戶服務熱線（電話號碼：2886 0866）或聯絡就近分行。

## 渣打私人分期貸款結餘轉戶計劃

倘若閣下申請本行的私人分期貸款結餘轉戶計劃，除以上條款外，以下條款同樣適用：

1. 閣下同意以所獲批核的貸款償還閣下的信用卡（渣打信用卡/渣打聯營卡/MANHATTAN信用卡/MANHATTAN聯營卡除外）或私人貸款（渣打集團任何成員提供的貸款除外）的全部或部分未清付餘額。本行保留要求閣下取消或終止任何信用卡或私人貸款的權利。
2. 本行會在批核閣下的貸款申請後5個工作天內：
  - (a) 將經批核貸款額存入閣下指定的在其他銀行的信用卡戶口，而該銀行可從有關戶口扣取本地電匯手續費；並且
  - (b) 將經批核貸款額的本票寄往閣下的通訊地址或將經批核貸款額存入閣下在有關銀行或財務機構的還款戶口。閣下在收到有關本票或經批核貸款額後，應將款項相應存入在其他銀行或財務機構的有關貸款戶口，償還有關貸款。
3. 各家銀行及財務機構會根據其有關的政策和程序釐定實際還款日期。本行對於有關還款所引致或涉及的任何利息、收費或罰款（如有）無論何時概不負責。
3. 在獲得本行批核所申請的貸款額前，閣下仍有責任就申請的貸款額所涉的對有關銀行或財務機構所欠的款項還款。本行對於閣下因無償還對其他銀行及財務機構所欠款項而承擔的任何逾期繳款、利息或收費無論何時概不負責。