

## Key Facts Statement (KFS) for Instalment Loan

Standard Chartered Bank (Hong Kong) Limited

Personal Instalment Loan Debt Consolidation Program

February 2018

<p><b>This product is an instalment loan.</b></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 instalment loan.</p>									
<b>Interest Rates and Interest Charges</b>									
<b>Annualised Percentage Rate (APR)</b>	<p>For a loan amount of HK\$100,000:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="width: 25%;">Loan Tenor</th> <th style="width: 25%;">6-month</th> <th style="width: 25%;">12-month</th> <th style="width: 25%;">24-month</th> </tr> </thead> <tbody> <tr> <td>APR</td> <td>N/A*</td> <td>9.60%</td> <td>9.60%</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. * This is not applicable because the minimum loan tenor the Bank offers is 12-month.</p>	Loan Tenor	6-month	12-month	24-month	APR	N/A*	9.60%	9.60%
Loan Tenor	6-month	12-month	24-month						
APR	N/A*	9.60%	9.60%						
<b>Annualised Overdue / Default Interest Rate</b>	Not applicable								
<b>Fees and Charges</b>									
<b>Handling Fee</b>	0%								
<b>Late Payment Fee and Charge</b>	HK\$1,000 per month if you do not repay any monthly instalment on or before the relevant due date.								
<b>Prepayment / Early Settlement / Redemption Fee</b>	2.5% of the outstanding balance if you repay the loan in full early.								
<b>Returned Cheque / Rejected Autopay Charge</b>	Not applicable								
<b>Additional Information</b>									
<b>Minimum Loan Amount</b>	HK\$5,000								

## 分期貸款產品資料概要

渣打銀行(香港)有限公司

「分期貸款」結餘轉戶計劃  
2018年2月

<p>此乃分期貸款產品。</p> <p>本概要所提供的利息、費用及收費等資料僅供參考， 分期貸款的最終條款以貸款確認書為準。</p>									
<b>利率及利息支出</b>									
實際年利率	<p>貸款金額：100,000 港元</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>貸款期</th> <th>6個月</th> <th>12個月</th> <th>24個月</th> </tr> </thead> <tbody> <tr> <td>實際年利率</td> <td>不適用*</td> <td>9.60%</td> <td>9.60%</td> </tr> </tbody> </table> <p>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。 * 此項不適用是由於本行的最短貸款期為十二個月。</p>	貸款期	6個月	12個月	24個月	實際年利率	不適用*	9.60%	9.60%
貸款期	6個月	12個月	24個月						
實際年利率	不適用*	9.60%	9.60%						
逾期還款年化利率 / 就違約貸款收取的年化利率	不適用								
<b>費用及收費</b>									
手續費	0%								
逾期還款費用及收費	在閣下未有在有關的到期繳款日或之前支付每月還款額的情況下，將每月收取1,000港元。								
提前還款 / 提前清償 / 贖回的收費	當閣下提前償還全數貸款時，將收取欠款結餘的2.5%。								
退票 / 退回自動轉賬授權指示的收費	不適用								
<b>其他資料</b>									
最低貸款金額	5,000 港元								

## Illustrative Examples of Repayment Schedule for Personal Instalment Loan

### Standard Chartered Bank (Hong Kong) Limited

Personal Instalment Loan  
February 2018

**Important note:** This illustration is intended to show the apportionment of interest and principal for each monthly repayment of our personal instalment loan throughout the tenor based on the Straight Line Method and assumptions as stated below. Amount of monthly repayment apportioned to interest 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 loan account. The actual repayment details such as the amount of interest and principal, etc may vary. The terms and conditions of your personal instalment loan including but not limited to loan amount, interest rate, handling fee and tenor are subject to the final approval of the Bank.

Example - 36 Months Tenor:

#### Assumptions

Loan Amount:	HK\$200,000
Interest Rate (Monthly Flat Rate):	0.23%
Annualised Percentage Rate (APR) <sup>▲</sup> :	5.37%
Tenor (Months):	36
Monthly Repayment Amount :	HK\$6,015.56

<sup>▲</sup> 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\$)	Interest Amount (HK\$)	Loan Outstanding (HK\$)
1	6,015.56	5,142.59	872.97	194,857.41
2	6,015.56	5,165.04	850.52	189,692.37
3	6,015.56	5,187.58	827.97	184,504.79
4	6,015.56	5,210.22	805.33	179,294.57
5	6,015.56	5,232.97	782.59	174,061.60
6	6,015.56	5,255.81	759.75	168,805.80
7	6,015.56	5,278.75	736.81	163,527.05
8	6,015.56	5,301.79	713.77	158,225.26
9	6,015.56	5,324.93	690.63	152,900.33
10	6,015.56	5,348.17	667.38	147,552.16
11	6,015.56	5,371.52	644.04	142,180.64
12	6,015.56	5,394.96	620.59	136,785.68
13	6,015.56	5,418.51	597.05	131,367.17
14	6,015.56	5,442.16	573.40	125,925.01
15	6,015.56	5,465.91	549.64	120,459.10
16	6,015.56	5,489.77	525.78	114,969.33
17	6,015.56	5,513.73	501.82	109,455.59
18	6,015.56	5,537.80	477.75	103,917.79
19	6,015.56	5,561.97	453.58	98,355.82
20	6,015.56	5,586.25	429.31	92,769.57
21	6,015.56	5,610.63	404.92	87,158.94
22	6,015.56	5,635.12	380.43	81,523.81
23	6,015.56	5,659.72	355.84	75,864.10
24	6,015.56	5,684.42	331.13	70,179.67
25	6,015.56	5,709.23	306.32	64,470.44
26	6,015.56	5,734.15	281.40	58,736.29
27	6,015.56	5,759.18	256.37	52,977.11
28	6,015.56	5,784.32	231.24	47,192.79
29	6,015.56	5,809.57	205.99	41,383.22
30	6,015.56	5,834.92	180.63	35,548.29
31	6,015.56	5,860.39	155.16	29,687.90
32	6,015.56	5,885.97	129.58	23,801.93
33	6,015.56	5,911.66	103.89	17,890.26
34	6,015.56	5,937.47	78.09	11,952.80
35	6,015.56	5,963.38	52.17	5,989.41
36	6,015.56	5,989.41	26.14	0

## Smart tips on Early Repayment

### 1. Can I repay my instalment loan amount in full early at any time?

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.

### 2. Do I save interest expenses by making early repayment of personal instalment loan?

To choose to make the early repayment, you should first check with us about the total amount involved in early repayment (including outstanding loan balance, early repayment charges and other fees, etc.) and the amount of outstanding interest. You should then compare different scenarios and consider carefully before making a decision of repaying early or not.

For example, as the repayment example show beside, assuming the loan amount is HK\$200,000 with 0.23% monthly interest (Annualised Percentage Rate is 5.37%) and a 36-month instalment period. If you wish to repay the instalment loan in full on the **15<sup>th</sup> month**, you should note:

Total amount need to pay is \$129,636.52 with the following breakdown

A. Principle outstanding as of the last instalment due date	= HK\$125,925.01
B. Total unpaid interest and charges	= HK\$549.64 + HK\$3,161.87 = HK\$3,711.51
- Unpaid interest up to the settlement date	= HK\$549.64
- Early redemption penalty	= HK\$126,474.65 x 2.5% = HK\$3,161.87

**Interest saved from 16<sup>th</sup> month to 36<sup>th</sup> month = HK\$5,867.54**

分期貸款還款說明例子  
渣打銀行(香港)有限公司

私人分期貸款  
2018年2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私人貸款在整段還款期內每筆每月還款中的利息與本金分佈。分攤之利息金額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，並不反映閣下之貸款戶口實際還款過程。實際還款詳情如利息金額和本金金額等可能有所偏差。私人貸款之條款及細則包括但不限於貸款金額、利率、手續費及還款期，須以本行最終批核為準。

例子 - 還款期為36個月

假設

貸款金額： HK\$200,000  
利率(每月平息)： 0.23%  
實際年利率<sup>▲</sup>： 5.37%  
還款期(月)： 36  
每月還款額： HK\$6,015.56

<sup>▲</sup> 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。

還款期數	每月還款額 (HK\$)	本金金額 (HK\$)	利息金額 (HK\$)	貸款餘額 (HK\$)
1	6,015.56	5,142.59	872.97	194,857.41
2	6,015.56	5,165.04	850.52	189,692.37
3	6,015.56	5,187.58	827.97	184,504.79
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提前還款小提示

1. 可以提早全數清還分期貸款金額嗎？

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。

2. 提前清還私人分期貸款，是否可以節省利息開支？

當決定提前清還私人分期貸款，閣下可先向本行查詢提前清還貸款所需付之總額(包括剩餘本金、提前償還貸款費及其他費用等等)以及剩餘利息。閣下然後可比較不同的情況並細心考慮是否決定提前還款。

以旁邊的分期貸款還款說明例子作參考，假設貸款額為HK\$200,000，月平息0.23%(實際年利率為5.37%)及還款期為36個月；如閣下選擇於第15個供款月時提前清還，閣下需要注意：

需付之總額為HK\$129,636.52，當中的細分為：

- A. 直至對上一次還款日期之剩餘本金  
= HK\$125,925.01
- B. 所有應計而未付的利息及手續費  
= HK\$549.64 + HK\$3,161.87 = HK\$3,711.51
- 直至償還日之應計而未付的利息  
= HK\$549.64
- 提前償還貸款費  
= HK\$126,474.65 x 2.5% = HK\$3,161.87

第16期至第36期所節省的利息開支 = HK\$5,867.54