



Top-up Loan for Hang Seng Personal Instalment Loan

Exclusively for existing personal instalment loan customers

Top-up Loan Amount	- Repaid loan principal or more ⁽²⁾ .
Interest Rate	- As low as prevailing interest rate ⁽³⁾ on your existing loan account.
Loan Tenor	- Same loan tenor as your existing loan account. Option to select a longer repayment period also available. ⁽⁴⁾
Redraw Handling Charge	- 0% redraw handling charge.

Call Hang Seng 24-hour Application Hotline at 2812 8000 (Monday to Sunday)

Apply via online or mobile to enjoy **Instant Approval** ⁽⁵⁾. And enjoy **up to HKD2,000 Cash Rebate** ⁽¹⁾!

To borrow or not to borrow? Borrow only if you can repay!

Remarks

- (1) For the cash rebate offers and other terms and conditions, please refer to the promotion terms and conditions set out below for details.
- (2) Customers are eligible to apply for a Top-up Loan if a minimum of one instalment is made, the repaid principal amount is over HKD3,000 and a punctual repayment record is maintained. The maximum loan amount is HKD3,000,000. The disbursement of the new loan will deduct the outstanding balance of the existing loan account, next-month interest (applicable to Hang Seng Handy Cash Personal Instalment Loan)/ handling fee (applicable to Hang Seng "Self-fulfilment" Interest-free Loan and Hang Seng "Self-fulfilment" Interest-free Instalment Plan) of the existing loan account (if applicable). The final approved loan amount is subject to the circumstances of individual cases. The decision of Hang Seng Bank Limited ("Hang Seng") shall be final.
- (3) For a monthly flat interest rate of 0.18%, the annualised percentage rates calculated over a 36-month and 48-month loan tenor are 4.2%; For a monthly flat interest rate of 0.26%, the annualised percentage rates calculated over a 36-month and 48-month loan tenor are 6.06% and 6.05% respectively; For a monthly flat interest rate of 0.40%, the annualised percentage rates calculated over a 36-month and 48-month loan tenor are 9.33% and 9.26% respectively. The above Annualised Percentage Rates ("APRs") are calculated using Net Present Value Method in accordance with the Code of Banking Practices, it has taken the 0% redraw handling charge into account and does not include cash rebate. The APRs are reference rate which include the basic interest rate and other fees and charges of a product expressed as an annualised rate (if applicable). The above monthly flat interest rates are for reference only, and will be subject to the loan amount. If your application cannot meet our loan approval requirements, your application will still be processed but interest rate offered may be adjusted. For details, please contact our bank staff. Customer will be notified of the relevant adjusted interest rate upon loan approval. The monthly repayment amount is rounded up to 1 decimal point and will be debited from the repayment account on the due date every month. The proportion of loan principal to interest in each monthly instalment amount is calculated according to the Rule of 78.
- (4) The new repayment periods available are 12, 18, 24, 36, 48 or 60 months, but can't be shorter than the repayment period of your existing loan account. For example, if you've previously selected the 30-month repayment period, you can only select 36, 48 or 60 months as your new repayment period.
- (5) Instant approval is only applicable to applications submitted via Hang Seng Personal e-Banking or Hang Seng Mobile App during designated service hours (Mon to Fri: 9:00 a.m. to 8:30 p.m.; Sat: 9:00 a.m. to 5:30 p.m.; Sun and public holidays: 12:00 noon to 8:30 p.m.). Instant approval is eligible to customers who meet our approval requirements, and on case-by-case basis. It may take longer processing time depending on actual circumstances of individual applications.
- (6) Hang Seng reserves the right to request additional documents from individual applicants on a case-by-case basis.
- (7) If existing Hang Seng "Self-fulfilment" Interest-free Loan / Hang Seng "Self-Fulfilment" Interest-free Instalment Plan customers apply for Top-up Loan, Hang Seng will close the existing loan account of customers and open a new Handy Cash Personal Instalment Loan account. If customers have any questions, please contact our bank staff.
- (8) Hang Seng will disburse the approved loan amount to customer's designated bank account directly without further notice (1) if the final approved amount, repayment period and interest rate (collectively, the "loan terms") remain unchanged as those indicated in customer's application via any of the available application channels (the applicable interest rate is based on the customer type (if applicable) requested loan amount set out in the respective interest rate table); or (2) based on Hang Seng's approved loan terms, which may be selected/accepted by customer during the online application via Personal e-Banking or Hang Seng Mobile App. Otherwise, Hang Seng will contact customer for follow-up.
Customer will receive SMS notification from Hang Seng on the day of loan drawdown and may also refer to the drawdown letter for details of the loan.
- (9) Minimum loan amount is HKD5,000.
- (10) The salary scheme of our representatives (included basic salary and incentive) is based on their performance of various aspects and not only the sales target achieved.
- (11) Customer is advised to pay attention on whether interest expenses would be saved by making early repayment of personal instalment loan. For enquiring the relevant fees and charges of loan account, please call our Personal Loan Service Hotline (852) 2997 3882.
- (12) For the frequently asked questions relating to Personal Instalment Loan (e.g. Important notes of early repayment; the basis of apportionment of principal and interest in the monthly repayment, etc), please refer to our Bank's website (Personal Banking>Loans>Personal Instalment Loan>FAQ).

Terms and Conditions

- i. The promotion period commences on 19 April 2025 and expires on 24 July 2025, both dates inclusive (the "Promotion Period"). The offers are available to customers who successfully apply for and draw down Top-up Loan within the Promotion Period.
- ii. During the Promotion Period, customers who have successfully applied for Top-up Loan via hangseng.com/loan, Hang Seng Personal e-Banking or Hang Seng Personal Banking Mobile App and redraw with designated approved top-up loan amount will be entitled to up to HKD2,000 cash rebate. The applicable cash rebate for the corresponding approved top-up loan amount is shown as below.

Approved Top-up Loan Amount	Cash Rebate
HKD20,000 – HKD199,999	HKD400
HKD200,000 – HKD499,999	HKD1,000
HKD500,000 or above	HKD2,000



The Cash Rebate will be credited to the eligible customer's loan repayment account on or before 30 September 2025 without prior notice. Customers must have no record of default or early settlement of their instalment loan before the cash rebate is credited. If customers settle their instalment loans ahead of schedule after the cash rebate has been credited, he/she shall return the cash rebate in full to Hang Seng Bank Limited ("Hang Seng") upon settlement of the loan. Each eligible customer can only enjoy the offer once during Promotion Period. If existing Hang Seng "Self-fulfilment" Interest-free Loan and Hang Seng "Self-Fulfilment" Interest-free Instalment Plan customers apply for Top-up Loan, Hang Seng will close the existing loan account and open a new Handy Cash Personal Instalment Loan account. If customers have any questions, please contact our bank staff.

- iii. No person other than the customer and Hang Seng (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- iv. These terms and conditions are subject to prevailing regulatory requirements.
- v. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- vi. Hang Seng reserves the right to suspend, revise or terminate this promotion offer and amend these terms and conditions at any time without prior notice to customers.
- vii. In the event of any discrepancy or inconsistency between the English version and the Chinese version of these terms and conditions, the English version shall apply and prevail.

For details, please visit <https://www.hangseng.com/en-hk/personal/loans/top-up-loan/>

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