

Hang Seng Handy Cash Personal Instalment Loan


Apply online in as fast as
1 minute⁽¹⁾

APR as low as
1.88%⁽²⁾

Up to
HKD18,800
Cash Rebate for
successful application⁽³⁾

Simply apply online and enjoy instant approval in as fast as **1 minute⁽¹⁾** to get cash with ease!


From 1 March 2025 to 31 March 2025, successfully apply for Personal Instalment Loan to enjoy:

 Annualized Percentage Rate as low as **1.88%⁽²⁾** (monthly flat rate as low as 0.0845%), **0% handling fee**

 **Up to HKD18,800 cash rebate:**

- **Up to HKD10,000 Cash Rebate⁽³⁾** for online application
- Payroll customer enjoys further **up to HKD8,800 cash rebate⁽³⁾**

 Loan amount up to **HKD3,000,000** or **24 times** of your monthly salary (whichever is lower)⁽⁴⁾


 Repayment periods up to **60 months⁽⁵⁾**. During repayment period, you can also apply for a Top-up Loan on your repaid principal amount⁽⁶⁾ with no documents required⁽⁷⁾

Apply now!

 **Hang Seng Personal Banking Mobile App**
(Personal Loans > Loan Application > Personal Instalment Loan)

 **Hang Seng Bank Website**
(Loans > Personal Instalment Loan)

 **24-hour** Application Hotline **2812 8000**

 Complete and return your application form by mail/hand to any Hang Seng Bank branch

Interest Rate & Monthly Repayment Table

Loan Amount (HKD)	Maximum cash rebate for online application ⁽²⁾ (HKD)	Maximum cash rebate for payroll customers ⁽²⁾ (HKD)	Monthly Flat Rate			Monthly Repayment Amount (HKD) – Based on every HKD10,000 loan amount (Annualised Percentage Rate)					
			12 months	18-36 months	48 months or above	12 months	18 months	24 months	36 months	48 months	60 months
\$5,000 - \$49,999	–	–	0.44%	0.43%	0.42%	\$877.40 (10.04%)	\$598.60 (9.99%)	\$459.70 (10.05%)	\$320.80 (10.03%)	\$250.40 (9.72%)	\$208.70 (9.62%)
\$50,000 - \$99,999	\$500	\$500	0.39%	0.38%	0.37%	\$872.40 (8.87%)	\$593.60 (8.81%)	\$454.70 (8.87%)	\$315.80 (8.86%)	\$245.40 (8.58%)	\$203.70 (8.50%)
\$100,000 - \$199,999	\$1,000	\$1,000	0.29%	0.28%	0.27%	\$862.40 (6.55%)	\$583.60 (6.46%)	\$444.70 (6.51%)	\$305.80 (6.53%)	\$235.40 (6.28%)	\$193.70 (6.24%)
\$200,000 - \$299,999	\$2,000	\$1,000	0.26%	0.25%	0.24%	\$859.40 (5.86%)	\$580.60 (5.76%)	\$441.70 (5.81%)	\$302.80 (5.83%)	\$232.40 (5.59%)	\$190.70 (5.56%)
\$300,000 - \$499,999	\$2,000	\$1,000	0.24%	0.23%	0.22%	\$857.40 (5.40%)	\$578.60 (5.29%)	\$439.70 (5.34%)	\$300.80 (5.37%)	\$230.40 (5.13%)	\$188.70 (5.11%)
\$500,000 - \$999,999	\$3,000	\$2,000	0.22%	0.21%	0.20%	\$855.40 (4.95%)	\$576.60 (4.83%)	\$437.70 (4.87%)	\$298.80 (4.90%)	\$228.40 (4.66%)	\$186.70 (4.65%)
\$1,000,000 - \$1,499,999	\$5,000	\$3,000	0.20%	0.19%	0.18%	\$853.40 (4.49%)	\$574.60 (4.36%)	\$435.70 (4.40%)	\$296.80 (4.43%)	\$226.40 (4.20%)	\$184.70 (4.19%)
\$1,500,000 or above	\$10,000	\$8,800	0.0845%	0.19%	0.18%	\$841.80 (1.88%)	\$574.60 (4.36%)	\$435.70 (4.40%)	\$296.80 (4.43%)	\$226.40 (4.20%)	\$184.70 (4.19%)

- All Annualised Percentage Rates are calculated using the Net Present Value Method in accordance with the Code of Banking Practice. The Annualised Percentage Rates 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 calculation of the monthly repayment amount and the Annualised Percentage Rate has taken the 0% handling fee into account and does not include Cash Rebate. The monthly repayment amount is rounded up to 1 decimal point. The proportion of loan principal to interest in each monthly instalment amount is calculated according to the Rule of 78.
- The actual interest rate may be adjusted upon approval on a case-by-case basis, and the repayment liability depends on actual terms.

Remarks:

- After logging on to Personal e-Banking or Hang Seng Mobile App, existing customers may finish the application process and get the approval result from starting the loan application in "Set Your Loan Plan" page, to submitting the application in Acknowledgement page in as fast as 1 minute. It's only applicable to application submitted 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.
- For a loan amount of HK\$1,500,000 or above, the Annualised Percentage Rate of 1.88% is calculated based on a monthly flat rate of 0.0845% and a 12-month repayment period, including 0% handling fee. The Annualised Percentage Rates are reference rate which include the basic interest rate and other fees and charges of a product expressed as an annualised rate (if applicable).
- For the cash rebate offers and other terms and conditions, please refer to the Promotional Terms and Conditions set out below for details.
- The final approved loan amount, which is calculated by way of monthly salary multiple, is subject to change in accordance with the circumstances of individual cases.
- Customers can choose for a 12, 18, 24, 36, 48 or 60 months repayment period. If Tax Payment is the only loan purpose, maximum tenor is 18 months.
- Customers may apply for a Top-up Loan on the repaid principal amount if a minimum of one instalment is made, the repaid principal amount is over HK\$3,000 and a punctual repayment record is maintained. For the detailed terms and conditions, please refer to the relevant application form.
- Hang Seng reserves the right to request additional documents from individual applicants on a case-by-case basis.
- Minimum loan amount is HK\$5,000.
- 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) and the requested loan amount set out in the interest rate table on this application form); 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.
You will receive SMS notification from Hang Seng on the day of loan drawdown and you may also refer to the drawdown letter for details of the loan.
- 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.
- 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 2997 3882.
- 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 apply.

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

Promotional Terms and Conditions:

- i. The promotion period commences on 1 March 2025 and expires on 31 March 2025, both dates inclusive ("the Promotion Period"). The offers are available to customers who successfully apply for and drawdown Hang Seng Handy Cash Personal Instalment Loan (excluding Top-up Loan, Debt Consolidation Instalment Loan and Electric Vehicle Loan) (the "Loan") within the Promotion Period.
- ii. (a) **Cash Rebate for Online Application** – During the Promotion Period, customers who have successfully applied for the Loan via Hang Seng Bank Website, Hang Seng Personal e-Banking or Hang Seng Personal Banking mobile app and drawn down the Loan with a designated drawdown amount and repayment period will be entitled to up to HK\$10,000 cash rebate. Please refer to the table below for details:

Drawdown amount	Repayment Period		
	24 months	36-48 months	60 months
HK\$50,000 – HK\$99,999	HK\$200	HK\$300	HK\$500
HK\$100,000 – HK\$199,999	HK\$300	HK\$600	HK\$1,000
HK\$200,000 – HK\$499,999	HK\$500	HK\$1,000	HK\$2,000
HK\$500,000 – HK\$999,999	HK\$500	HK\$1,500	HK\$3,000
HK\$1,000,000 – HK\$1,499,999	HK\$800	HK\$2,500	HK\$5,000
HKD1,500,000 or above	HK\$1,200	HK\$5,000	HK\$10,000

- (b) **Cash Rebate for Payroll Customer** – During the Promotion Period, Customers who have successfully applied for the Loan and drawn down a designated drawdown amount and repayment period will be entitled to up to HK\$8,800 cash rebate upon fulfilling the followings: (1) there are payroll transactions of not less than HK\$5,000 each in any two months from June to August of 2025; (2) the payroll transactions should be conducted in the Hang Seng Integrated Account designated for the Payroll Service (including a sole-named or joint-named Prestige Banking, Preferred Banking or Integrated Account), and (3) the payroll amount must be directly credited to the aforesaid designated Hang Seng Integrated Account by the employer through the Payroll Service.

The applicable cash rebate for the corresponding drawdown amount is shown as below.

Drawdown amount	Repayment Period		
	24 months	36-48 months	60 months
HK\$50,000 – HK\$99,999	HK\$200	HK\$300	HK\$500
HK\$100,000 – HK\$199,999	HK\$300	HK\$600	HK\$1,000
HK\$200,000 – HK\$499,999	HK\$500	HK\$1,000	HK\$1,000
HK\$500,000 – HK\$999,999	HK\$500	HK\$1,500	HK\$2,000
HK\$1,000,000 – HK\$1,499,999	HK\$800	HK\$2,500	HK\$3,000
HKD1,500,000 or above	HK\$1,200	HK\$5,000	HK\$8,800

Customer must still maintain valid payroll account before the rebate is credited, or he/she shall be deemed to have forfeited the right to receive the relevant cash rebate.

All cash rebate will be credited to eligible customer's repayment account by 30 September 2025 without prior notice. Customers must have no record of default or early settlement of the Loan before the cash rebate is credited. Eligible customers must maintain a relevant valid loan and repayment account before the rebate is credited. If customers settle the Loan 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 could enjoy the offer(s) under (ii)(a) and/or (ii)(b) once in the Promotion Period.

- 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 terminate the above offers at any time or to vary the same and the related terms and conditions from time to time.
- vii. In case of any dispute arising out of the promotion, the decision of Hang Seng shall be final.
- viii. The English version of these terms and conditions shall prevail whenever there is any discrepancy between the English and Chinese versions.