





## Tax Comforter Loan

APR as low as

**1.68%**<sup>(1)</sup>



From 21 January 2025 to 28 February 2025, successfully apply for and drawdown Hang Seng Tax Comforter Loan to enjoy:

-  Annualised Percentage Rate as low as **1.68%**<sup>(1)</sup>, **0% handling fee**
-  Loan amount up to **HKD3,000,000** or **12 times** of your monthly salary (whichever is lower)<sup>(2)</sup>
-  Repayment periods up to **24 months**<sup>(3)</sup>
-  No document is required for payroll customers<sup>(4)</sup>

### Interest Rate Offer & Monthly Repayment Table of Hang Seng Tax Comforter Loan

Loan Amount (HKD)	Monthly Flat Rate		Monthly Repayment Amount (HKD) – Based on every HKD10,000 loan amount (Annualised Percentage Rate)		
	12 months	18, 24 months	12 months	18 months	24 months
\$5,000 - \$49,999	0.40%	0.39%	\$873.40 <b>(9.10%)</b>	\$594.60 <b>(9.04%)</b>	\$455.70 <b>(9.10%)</b>
\$50,000 - \$99,999	0.35%	0.34%	\$868.40 <b>(7.94%)</b>	\$589.60 <b>(7.86%)</b>	\$450.70 <b>(7.92%)</b>
\$100,000 - \$199,999	0.25%	0.24%	\$858.40 <b>(5.63%)</b>	\$579.60 <b>(5.52%)</b>	\$440.70 <b>(5.57%)</b>
\$200,000 - \$299,999	0.23%	0.22%	\$856.40 <b>(5.18%)</b>	\$577.60 <b>(5.06%)</b>	\$438.70 <b>(5.11%)</b>
\$300,000 - \$499,999	0.22%	0.21%	\$855.40 <b>(4.95%)</b>	\$576.60 <b>(4.83%)</b>	\$437.70 <b>(4.87%)</b>
\$500,000 - \$999,999	0.21%	0.20%	\$854.40 <b>(4.72%)</b>	\$575.60 <b>(4.59%)</b>	\$436.70 <b>(4.64%)</b>
\$1,000,000 - \$1,499,999	0.19%	0.18%	\$852.40 <b>(4.26%)</b>	\$573.60 <b>(4.13%)</b>	\$434.70 <b>(4.17%)</b>
\$1,500,000 or above	0.0755%	0.16%	\$840.90 <b>(1.68%)</b>	\$571.60 <b>(3.67%)</b>	\$432.70 <b>(3.71%)</b>

- 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.
- For a loan tenor longer than 24 months, please refer to Hang Seng Personal Instalment Loan offering repayment period up to 60 months. For details, please visit [hangseng.com/hc](http://hangseng.com/hc).

Remarks:

- (1) For a loan amount of HK\$1,500,000 or above, the Annualised Percentage Rate of 1.68% is calculated based on a monthly flat rate of 0.0755% 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).
- (2) The minimum monthly income of the customers must be HK\$11,000 or above. The final approved loan amount is subject to change in accordance with the circumstances of individual cases.
- (3) Customers can choose for a 12, 18 or 24 months repayment period. If Tax Payment is the only loan purpose, maximum tenor is 18 months.
- (4) Hang Seng reserves the right to request additional documents from individual applicants on a case-by-case basis.
- (5) Minimum loan amount is HK\$5,000.
- (6) 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 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.  
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.
- (7) 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.
- (8) 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.
- (9) 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).

## Apply now!



### Hang Seng Personal Banking Mobile App

(Personal Loans > Loan Application > Tax Comforter Loan)



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



### Hang Seng Bank Website

(Loans > Tax Comforter Loan)



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

Terms and conditions apply.

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