

Hang Seng Handy Cash Personal Revolving Loan

Easy **Online** Application Enjoy **HK\$200 Cash Rebate**⁵

Apply before Promotion Deadline (printed on Direct Mailer) and upon loan approval to enjoy:

- **First 3-month Super Low Introductory Rate as low as 1.88%**⁶

Loan Amount (HK\$)	First 3-month Super Low Introductory Rate (p.a.)	Interest Rate Starting from 4 th Month Onwards (p.a.)	(Annualised Percentage Rate) ⁶
5,000 – 49,999	1.88%	14.00% 12.00%	(12.02%)
50,000 – 199,999		10.00% 8.00%	(7.99%)
200,000 or above		8.00% 6.00%	(5.98%)

- The above annualised percentage rates ("APR") are calculated according to the standard method set out in the Code of Banking Practice and the applicable annual fee (if any) is not included in the APR calculation. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.
- If customers' applications cannot meet our loan approval requirements, the applications will still be processed on a case-by-case basis, but the rate offered may be adjusted. For details, please contact our staff. Customers will be notified of the relevant adjusted rate upon loan approval. If customers accept such loans, Hang Seng will credit the loan amount to the designated bank accounts of the customers according to normal procedures.

- **Cash Withdrawal Fee Waiver**⁴

- **First-year Annual Fee Waiver**³

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- **No withdrawal, no charge** — No interest will be charged for unused limit.
 - **High Loan Amount** — Loan amount of up to HK\$600,000 or 8 times your monthly salary² (whichever is lower)
 - **No Repayment Deadline** — Flexible repayment, you may choose to repay monthly minimum payment.
 - **Revolving Facility** — Credit limit is topped up each time you make a repayment. You can redraw the paid up amount without re-apply.
 - **Easy Cash Withdrawal** — Simply withdraw the loan from any ATM 24 hours a day with Hang Seng Credit Card/Hang Seng Card⁸ or make purchases at EPS merchants⁹

Apply now via any channels below:

- Via **Hang Seng Bank Website, Hang Seng Personal e-Banking** or **Hang Seng Personal Banking Mobile App**
- Call **24-hour Application Hotline 2812 8000** (Monday to Sunday)



Terms and Conditions:

1. The offers are available to customers who successfully apply for and draw down Hang Seng Personal Revolving Loan within the Promotion Period (as printed on Direct Mail).
2. The final approved loan amount which is calculated by way of monthly salary multiple is subject to change in accordance with the circumstances of each individual case.
3. Annual fee of Handy Cash Personal Revolving Loan ("Revolving Loan") is HK\$400. Customers who successfully apply for the loan on or before Promotion Deadline can be entitled to a first-year annual fee waiver.
4. Customers who successfully apply and get approval for the loan on or before Promotion Deadline can enjoy the Cash Withdrawal Fee Waiver Offer until Offer End Date (as printed on Direct Mail). The handling fee for cash withdrawal/fund transfer is 2% of transaction amount or HK\$50 (whichever is higher) thereafter. If you fail to pay the minimum repayment due on the deadline designated on the relevant Revolving Loan Account statement, Cash Withdrawal Fee Waiver Offer will be forfeited.
5. During Promotion Period (as printed on Direct Mail), customers who have successfully applied for Revolving Loan via Hang Seng Bank Website, Hang Seng Personal e-Banking or Hang Seng Personal Banking Mobile App and withdraw with a minimum approved loan amount of HK\$50,000 within two weeks after approval and maintain the outstanding balance of customer's first monthly statement ("the Statement") at least 30% of the approved loan amount are eligible for HK\$200 Cash Rebate. The cash rebate will be credited to customer's Revolving Loan Account on or before 30 June 2023 without prior notice. To be eligible for rebate, customers must have no record of default or late payment. If customers close or cancel their Revolving Loan Accounts ahead of rebate date, he/she shall not be eligible for the rebate.
6. First 3-month Super Low Introductory Rate as low as 1.88% ("Interest Rate Offer") is only applicable to direct mailer's customers successfully applied for Revolving Loan and have the loan drawdown before the Promotion Deadline (as printed on Direct Mail). Hang Seng Bank Limited ("Hang Seng") will have the approved loan credited to the designated bank account in a lump-sum. Any charges or fees will not be eligible to the Interest Rate Offer. Upon expiry of the Interest Rate Offer, the outstanding balance will be charged at the prevailing rate applicable to the Revolving Loan Account.
 - The above annualised percentage rates ("APR") include Interest Rate Offer for the first 3 months and the interest rate (p.a.) from the forth month onwards, and are calculated based on the middle value loan amounts of HK\$27,500, HK\$125,000 and HK\$400,000. Please note that the actual APR applicable may differ, customers can refer to the loan confirmation letter for your actual rate which prevails.
 - You must pay at least the minimum payment amount due on or before the Payment Due Date as shown on the statement. The minimum payment amount is HK\$200 or the sum of items (i) to (iv) below (whichever is higher):
 - (i). All fees and charges (including finance charges and annual fees)
 - (ii). Any overdue minimum payment amount;
 - (iii). Amount exceeding the designated credit limit after deducting the amount of items (i) and (ii) from the outstanding balance; and
 - (iv). 1% of the outstanding balance after deducting the amount of items (i) to (iii).
 - During the effective period of the Interest Rate Offer, your repayment will be applied in the following order:
 - i. Minimum payment amount
 - ii. Cash Advance charged at current rate
 - iii. Cash Advance charged at Interest Rate Offer
 - If customers fail to pay the minimum payment amount due on the payment due date designated on the relevant Revolving Loan Account statement, Interest Rate Offer will be cancelled.
7. Hang Seng reserves the right to request for additional income proof if required.
8. Hang Seng Credit Card customers can operate their loan account with their existing Hang Seng Credit Card (not applicable to Supplementary Card, Commercial Card and Private Label Card). A new Hang Seng Card may be issued for customers to operate the loan account (only applicable to those who indicate on the application form that they are applying for a Hang Seng Card, or those who have a credit card already linked to two bank accounts).
9. You can withdraw up to HK\$20,000 a day from any ATM. The limit for transfer and EPS transactions can be up to HK\$50,000 a day.
10. Hang Seng reserves the right to terminate the offers of this promotion at any time or to vary the same and the related terms and conditions from time to time. Hang Seng's records shall prevail and the decision of Hang Seng shall be final.
11. 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.
12. These terms and conditions are subject to prevailing regulatory requirements.
13. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

Remarks: Interest of Revolving Loan Account will be calculated on the basis of actual number of days elapsed and a 365/ 366-day year. In case of dispute, the decision of Hang Seng shall be final. 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. For the loan and offer details, interest rates, handling fees, annualised percentage rates, terms and conditions, please contact Hang Seng branch staff or refer to the promotional materials.

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