

# Key Facts Statement (KFS) for Credit Card Spending Instalment

Hang Seng Credit Card

Personalized Monthly Handling Fee Plan  
March 2020

<p><b>This product is an instalment loan.</b></p> <p><b>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 Credit Card Spending Instalment - Personalized Monthly Handling Fee Plan.</b></p>															
<b>Interest Rates and Interest Charges</b>															
<b>Annualized Percentage Rate (APR)</b>	Please refer to below "Additional Information"														
<b>Annualized Overdue / Default Interest Rate</b>	Please refer to below "Additional Information"														
<b>Fees and Charges</b>															
<b>Handling Fee</b>	<p>Personalized monthly handling fee is as low as 0.18%#. The APR of monthly handling fee 0.18% is as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="background-color: #f2f2f2;">Loan Tenor</th> <th style="background-color: #f2f2f2;">6-month</th> <th style="background-color: #f2f2f2;">12-month</th> <th style="background-color: #f2f2f2;">24-month</th> <th style="background-color: #f2f2f2;">36-month</th> <th style="background-color: #f2f2f2;">48-month</th> <th style="background-color: #f2f2f2;">60-month</th> </tr> </thead> <tbody> <tr> <td style="background-color: #f2f2f2;">Annualized Percentage Rate (APR)<sup>^</sup> of monthly handling fee</td> <td>3.76%</td> <td>4.04%</td> <td>4.18%</td> <td>4.20%</td> <td>4.20%</td> <td>4.19%</td> </tr> </tbody> </table>	Loan Tenor	6-month	12-month	24-month	36-month	48-month	60-month	Annualized Percentage Rate (APR) <sup>^</sup> of monthly handling fee	3.76%	4.04%	4.18%	4.20%	4.20%	4.19%
Loan Tenor	6-month	12-month	24-month	36-month	48-month	60-month									
Annualized Percentage Rate (APR) <sup>^</sup> of monthly handling fee	3.76%	4.04%	4.18%	4.20%	4.20%	4.19%									
<b>Late Payment Fee and Charge</b>	Please refer to below "Additional Information"														
<b>Cancellation / Amendment / Pre-payment Fee*</b>	In case the Cardmember request (i) to cancel or amend the application for the Instalment Plan; or (ii) to make prepayment of the outstanding balance of the Instalment Plan, Hang Seng will charge each time a fee equivalent to the handling fee of the remaining period of Instalment Plan (maximum 10 months handling fee) and HKD300 administration fee. All the fee will be debited from the Credit Card Account directly.														
<b>Returned Cheque / Rejected Autopay Charge</b>	Please refer to below "Additional Information"														
<b>Additional Information</b>															
The monthly instalment of this plan is a credit card transaction, hence, it is subject to interest rates and other fees and charges applicable to the relevant credit card. Customers can refer to Key Facts Statement, Terms and Conditions and Service Charges table of relevant Credit Card Products.															

Note: <sup>^</sup> The APR is calculated based on the requirement of the Code of Banking Practice. APR is a reference rate which expresses the fees and charges of respective product as an annualised rate.

# The 0.18% monthly handling fee is applicable to selected customers and the approved Spending Instalment amount has to reach the specific requirement, and is for reference only. The handling fee is to be determined by Hang Seng from time to time for individual promotion. Please refer to your applicable promotion offers during promotional period for details.

\* Customer is advised to pay attention on whether handling fee would be saved by making prepayment of the Instalment Plan. For details, please refer to the FAQs and example of prepayment on our Hang Seng Bank website (Personal > Cards > Cash/Spending Instalments > Spending Instalment) or contact Customer Service Hotline 2998 6899.

# Key Facts Statement (KFS) for Credit Card Spending Instalment

Hang Seng Credit Card

One-off Handling Fee Plan  
July 2020

<b>This product is an instalment loan.</b> <b>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 Credit Card Spending Instalment – One-off Handling Fee Plan<sup>^</sup>.</b>							
<b>Interest Rates and Interest Charges</b>							
<b>Annualized Percentage Rate (APR)</b>	Please refer to below "Additional Information"						
<b>Annualized Overdue / Default Interest Rate</b>	Please refer to below "Additional Information"						
<b>Fees and Charges</b>							
<b>Handling Fee<sup>^</sup></b>	<p>A one-off handling fee, the amount of which depends on the transaction amount, is charged by the Bank upon approval of the application. Please refer to our Hang Seng Bank website for details of the Handling Fee (Personal &gt; Cards &gt; Cash/Spending Instalments &gt; Spending Instalment).</p> <p>Example:</p> <table border="1"><thead><tr><th>Instalment Plan Amount</th><th>6-month Instalment</th><th>12-month Instalment</th></tr></thead><tbody><tr><td>HK\$10,000</td><td>HK\$60</td><td>HK\$120</td></tr></tbody></table>	Instalment Plan Amount	6-month Instalment	12-month Instalment	HK\$10,000	HK\$60	HK\$120
Instalment Plan Amount	6-month Instalment	12-month Instalment					
HK\$10,000	HK\$60	HK\$120					
<b>Late Payment Fee and Charge</b>	Please refer to below "Additional Information"						
<b>Cancellation / Amendment / Pre-payment Fee</b>	Not applicable						
<b>Returned Cheque / Rejected Autopay Charge</b>	Please refer to below "Additional Information"						
<b>Additional Information</b>							
The monthly instalment of this plan is a credit card transaction, hence, it is subject to interest rates and other fees and charges applicable to the relevant credit card. Customers can refer to Key Facts Statement, Terms and Conditions and Service Charges table of relevant Credit Card Products.							

Note: <sup>^</sup> This plan is applicable to selected customers only. Please refer to our Hang Seng Bank website for details (Personal > Cards > Cash/Spending Instalments > Spending Instalment).