

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

Hang Seng Credit Card

One-off Handling Fee (Online Tax Payment)  
May 2020

**This product is an instalment loan.**

**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 (Online Tax Payment) Plan.**

## Interest Rates and Interest Charges

**Annualized Percentage Rate (APR)** Please refer to below "Additional Information"

**Annualized Overdue / Default Interest Rate** Please refer to below "Additional Information"

## Fees and Charges

**Handling Fee** 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 > Cards > Cash/Spending Instalments > Spending Instalment).

Example:

Instalment Plan Amount	6-month Instalment	12-month Instalment
HK\$30,000	HK\$300	HK\$600

**Late Payment Fee and Charge** Please refer to below "Additional Information"

**Cancellation / Amendment / Pre-payment Fee** Not applicable

**Returned Cheque / Rejected Autopay Charge** Please refer to below "Additional Information"

## Additional Information

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.