

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

Hang Seng Bank

**Credit Card Spending Instalment Plan
(Personalised Monthly Handling Fee Plan)**

May 2025

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 instalment loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate

Please refer to below "Additional Information".

Annualised Percentage Rate (APR)

Please refer to below "Additional Information".

Annualised Overdue / Default Interest Rate

Please refer to below "Additional Information".

Repayment

Repayment Frequency

This loan requires monthly repayment.

Periodic Repayment Amount

For a loan amount¹ of HKD100,000 with monthly repayment :

Loan Tenor	6-month	12-month	24-month
Periodic repayment amount (inclusive of the handling fee specified below)	HKD16,846.67	HKD8,513.33	HKD4,346.67
Loan Tenor	36-month	48-month	60-month
Periodic repayment amount (inclusive of the handling fee specified below)	HKD2,957.78	HKD2,263.33	HKD1,846.67

Total Repayment Amount

For a loan amount¹ of HKD100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Total repayment amount (inclusive of the handling fee specified below)	HKD101,080	HKD102,160	HKD104,320
Loan Tenor	36-month	48-month	60-month
Total repayment amount (inclusive of the handling fee specified below)	HKD106,480	HKD108,640	HKD110,800

Remark: To calculate the above information applicable to your specific case, please use our online calculator which provides instalment loans at Hang Seng Bank website (Personal > Cards > Credit Card Cash / Spending Instalments > Spending Instalment)

Fees and Charges

Handling Fee

For a loan amount¹ of HKD100,000 with monthly repayment and take personalised monthly handling fee is 0.18%² as an example.

The APR of monthly handling fee 0.18% is as follows:

Loan Tenor	6-month	12-month	24-month	36-month	48-month	60-month
APR of monthly handling fee	3.76%	4.04%	4.17%	4.20%	4.20%	4.19%

The APR is calculated based on the requirement of the Code of Banking Practice. APR is a reference rate which includes all applicable interest rate and other fees and charges of a product expressed as an annualised rate.

Late Payment Fee and Charge

Please refer to below "Additional Information".

Prepayment / Early Settlement / Redemption Fee³

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 a total amount of outstanding monthly handling fee for the remaining Instalment Period and an administration fee of HKD300 (collectively "Prepayment Handling Fee")**. The fee will be debited from the Credit Card Account directly.

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. No finance charge is payable if you make full repayment of the statement balance of your credit card on or before the payment due date of each month. If you fail to make full repayment of the statement balance specified in the credit card account statement on or before the payment due date of each month, a finance charge is payable on all outstanding balance on the credit card account pursuant to the Terms and Conditions of relevant Credit Card.

Remark(s):

1. Minimum loan amount of Credit Card Spending Instalment Plan – Personalised Monthly Handling Fee Plan is HKD800.
2. 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 personalised monthly handling fee rate is the rate of handling fee calculated over the approved amount and charged monthly for the full term of loan. 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.
3. 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 > Credit Card Cash / Spending Instalments > Spending Instalment) or contact 24-hour Hang Seng Credit Card Marketing Enquiry Hotline (852) 2998 6899.
4. The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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