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

Hang Seng Bank

Credit Card Spending Instalment Plan
(One-off 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 amount[1] of HKD80,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
First repayment amount (inclusive of the handling fee specified below)	This loan tenor is not offered	HKD7,866.70	This loan tenor is not offered
Periodic repayment amount	This loan tenor is not offered	HKD6,666.70	This loan tenor is not offered

Total Repayment Amount	For a loan amount[1] of HKD80,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Total repayment amount (inclusive of the handling fee specified below)	This loan tenor is not offered	HKD81,200	This loan tenor is not offered

Remark: To calculate the above information applicable to your specific case, please reference to our illustrative example at Hang Seng Bank website (Personal > Cards > Credit Card Cash / Spending Instalments > Spending Instalment)

Fees and Charges

Handling Fee	For a loan amount[1] of HKD80,000 with monthly repayment as an example:

Loan Tenor	6-month	12-month	24-month
One-off handling fee amount	This loan tenor is not offered	HKD1,200	This loan tenor is not offered

A one-off handling fee, the amount of which depends on the transaction amount, will be charged on lump-sum basis and debited from the credit card account upon approval of the application. Please refer to our Hang Seng Bank website for details of the Handling Fee (Personal > Cards > Credit Card Cash / Spending Instalments > Spending Instalment).

Late Payment Fee and Charge	Please refer to below "Additional Information".
Prepayment / Early Settlement / Redemption 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. 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 – One-off Handling Fee Plan is HKD800 and the maximum loan amount is HKD80,000.
2. This plan is applicable to selected customers only. Please refer to our Hang Seng Bank website for details (Personal > Cards > Credit Card Cash/ Spending Instalments > Spending Instalment) or contact 24-hour Hang Seng Credit Card Marketing Enquiry Hotline (852) 2998 6899.
3. 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!

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