

Hang Seng Handy Cash Personal Instalment Loan



From now till 24 May 2024, apply and draw down Hang Seng Handy Cash Personal Instalment Loan to enjoy monthly flat rate as low as **0.10%** (Annualized Percentage Rate as low as 2.23%)⁽¹⁾, **0% handling fee** and privileged offers⁽²⁾:



Up to **HKD6,000 Cash Rebate**⁽²⁾ for online application



Cash rebate offer for payroll customers who apply for and drawdown the loan with designated amount and tenor

From now till 31 December 2024, eligible new payroll customer of PayDay+* can enjoy **extra HKD800 cash rebate**⁽²⁾

From now till 24 May 2024, existing payroll customer can enjoy **up to HKD800 cash rebate**⁽²⁾ and no document submission required⁽³⁾



Loan amount up to **HKD3,000,000** or **24 times** of your monthly salary (whichever is lower)⁽⁴⁾



Repayment periods up to **60 months**⁽⁵⁾. During repayment period, you can also apply for a Top-up Loan on your repaid principal amount⁽⁶⁾ with no documents required⁽³⁾



恒生銀行
HANG SENG BANK

Hang Seng Customers Interest Rate & Monthly Repayment Table (Cash Rebate Excluded)

Loan Amount (HKD)	Maximum cash rebate for online application ⁽²⁾ (HKD)	Maximum cash rebate for payroll customers ⁽²⁾ (HKD)	Monthly Flat Rate		Monthly Repayment Amount (HKD) – Based on every HKD10,000 loan amount (Annualised Percentage Rate)				
			12 months	24, 36, 48 and 60 months	12 months	24 months	36 months	48 months	60 months
\$5,000 - \$49,999	–	–	0.50%		\$883.40 (11.46%)	\$466.70 (11.71%)	\$327.80 (11.66%)	\$258.40 (11.54%)	\$216.70 (11.40%)
\$50,000 - \$99,999	\$800		0.46%		\$879.40 (10.51%)	\$462.70 (10.76%)	\$323.80 (10.73%)	\$254.40 (10.63%)	\$212.70 (10.51%)
\$100,000 - \$199,999	\$800	\$800	0.31%		\$864.40 (7.01%)	\$447.70 (7.22%)	\$308.80 (7.23%)	\$239.40 (7.20%)	\$197.70 (7.15%)
\$200,000 - \$499,999	\$1,500	\$800	0.26%		\$859.40 (5.86%)	\$442.70 (6.04%)	\$303.80 (6.06%)	\$234.40 (6.05%)	\$192.70 (6.02%)
\$500,000 - \$999,999	\$2,000	\$800	0.23%		\$856.40 (5.18%)	\$439.70 (5.34%)	\$300.80 (5.37%)	\$231.40 (5.36%)	\$189.70 (5.33%)
\$1,000,000 - \$1,499,999	\$2,500	\$800	0.21%		\$854.40 (4.72%)	\$437.70 (4.87%)	\$298.80 (4.90%)	\$229.40 (4.89%)	\$187.70 (4.88%)
\$1,500,000 or above	\$6,000	\$800	0.10%	0.21%	\$843.40 (2.23%)	\$437.70 (4.87%)	\$298.80 (4.90%)	\$229.40 (4.89%)	\$187.70 (4.88%)

- All Annualised Percentage Rates are calculated using the Net Present Value Method in accordance with the Code of Banking Practice. The Annualised Percentage Rates are reference rate which include the basic interest rate and other fees and charges of a product expressed as an annualised rate (if applicable).
- The calculation of the monthly repayment amount and the Annualised Percentage Rate has taken the 0% handling fee into account and does not include Cash Rebate. The monthly repayment amount is rounded up to 1 decimal point. The proportion of loan principal to interest in each monthly instalment amount is calculated according to the Rule of 78.
- If customer's loan application cannot meet our approval requirements, Hang Seng Bank Limited ("Hang Seng") may approve a loan to individual customers on a case-by-case basis but the interest rate offered may be adjusted. For details, please contact Hang Seng's staff. Customers will be notified of the relevant adjusted interest rate upon loan approval.
- For the interest rates, monthly repayment amounts and Annualised Percentage Rates of other repayment periods, please refer to the Appendix - Interest Rate Table For All Repayment Periods.

Apply now!



Hang Seng Personal Banking Mobile App



Hang Seng Bank Website



24-hour Application Hotline 2812 8000



Complete and return your application form by mail/
hand to any Hang Seng Bank branch

* Eligible Payroll Customers of PayDay+ who met the terms and conditions of PayDay+ Promotion, and successfully applied for and drawdown the loan with a minimum amount of HKD100,000 and a minimum repayment period of 36 months from now till 31 December 2024 will be entitled to extra HKD800 cash rebate. For Payday+ promotion registration, promotion details and terms and conditions, please visit hangseng.com/payrolloffer8 or contact Hang Seng staff for enquires.

Remarks:

- (1) For a loan amount of HK\$1,500,000 or above, the Annualised Percentage Rate of 2.23% is calculated based on a monthly flat rate of 0.10% and a 12-month repayment period, including 0% handling fee. The Annualised Percentage Rates are reference rate which include the basic interest rate and other fees and charges of a product expressed as an annualised rate (if applicable).
- (2) For the cash rebate offers and other terms and conditions, please refer to the terms and conditions set out below for details.
- (3) Hang Seng reserves the right to request additional documents from individual applicants on a case-by-case basis.
- (4) The final approved loan amount, which is calculated by way of monthly salary multiple, is subject to change in accordance with the circumstances of individual cases.
- (5) Customers can choose for a 6, 12, 18, 24, 30, 36, 42, 48, 54 or 60 months repayment period.
- (6) Customers may apply for a Top-up Loan on the repaid principal amount if a minimum of one instalment is made, the repaid principal amount is over HK\$3,000 and a punctual repayment record is maintained. For the detailed terms and conditions, please refer to the relevant application form.
- (7) Minimum loan amount is HK\$5,000.
- (8) The final approved loan proceeds will be credited into your designated Hang Seng Bank account directly and without further notice under the following circumstances: (i) if the final approved loan amount, repayment period and interest rate (collectively, the "loan terms") are the same as those indicated in your application via any of the available application channels (the applicable interest rate is based on the requested loan amount set out in the respective interest rate table); or (ii) if the final approved loan terms are the same as your selected/accepted proposal under the preliminary approval result during your online application via our Personal e-Banking or Personal Banking Mobile App. Otherwise, Hang Seng will contact you for follow-up discussion.
You will receive SMS notification from Hang Seng on the day of loan drawdown and you may also refer to the drawdown letter for details of the loan.
- (9) 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.
- (10) Customer is advised to pay attention on whether interest expenses would be saved by making early repayment of personal instalment loan. For enquiring the relevant fees and charges of loan account, please call our Personal Loan Service Hotline 2997 3882.
- (11) For the frequently asked questions relating to Personal Instalment Loan (e.g. Important notes of early repayment; the basis of apportionment of principal and interest in the monthly repayment, etc), please refer to our Bank's website (Personal Banking > Loans > Personal Instalment Loan > FAQ).

Promotional Terms and Conditions:

(i) All customers

From 25 April 2024 to 24 May 2024, customers who have successfully applied for Hang Seng Handy Cash Personal Instalment Loan (excluding Top-up Loan, Debt Consolidation Instalment Loan, Tax Season Loan) (the "Loan") via Hang Seng Bank Website, Hang Seng Personal e-Banking or Hang Seng Mobile Application and drawn down the Loan with a designated drawdown amount and repayment period will be entitled to corresponding cash rebate ("Cash Rebate for Online Application"). Please refer to the table below for details:

Drawdown Amount	Cash Rebate for Online Application	
	Repayment Period	
	24 - 30 months	36 months or above
HK\$50,000 – HK\$99,999	HK\$300	HK\$800
HK\$100,000 – HK\$199,999	HK\$300	HK\$800
HK\$200,000 – HK\$499,999	HK\$500	HK\$1,500
HK\$500,000 – HK\$999,999	HK\$500	HK\$2,000
HK\$1,000,000 – HK\$1,499,999	HK\$500	HK\$2,500
HK\$1,500,000 or above	HK\$500	HK\$6,000

Cash rebate will be credited to eligible customers' repayment account by 30 September 2024 without any prior notice.

(ii) Payroll customers

PayDay+ customers and existing Hang Seng Payroll Customers successfully applied for and drawdown the Loan with a designated drawdown amount and repayment period and have met the criteria will be entitled to extra cash rebate:

- (a) Hang Seng PayDay+ Promotion is applicable to personal customers who are (1) holding any HKD Savings/HKD Current Accounts under Integrated Account (applicable to Prestige Private, Prestige Banking or Preferred Banking) ("Eligible Account") maintained with Hang Seng Bank Limited ("Hang Seng") in their sole name or in the capacity as the primary account holder in the case of a joint account ("Eligible Account"), and (2) fulfil the following requirements in order to become an Eligible Payroll Customer of PayDay+ ("Eligible Payroll Customer of PayDay+"):
 - (1) The customer must be an employee of a company registered in Hong Kong.
 - (2) The customer must be a permanent resident of Hong Kong.
 - (3) The customer must be a full-time employee of the company.
 - (4) The customer must be a full-time employee of the company for at least 12 months immediately preceding the date of application.
 - (5) The customer must be a full-time employee of the company for at least 12 months immediately preceding the date of application.
 - (6) The customer must be a full-time employee of the company for at least 12 months immediately preceding the date of application.
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 - (100) The customer must be a full-time employee of the company for at least 12 months immediately preceding the date of application.

1. Successfully complete online registration of "Hang Seng PayDay+" in Hang Seng Personal Banking Mobile App during 15 April 2024 to 30 June 2024 ("Registration Date"). Hang Seng will determine the eligibility of the online registration based on the latest record held by Hang Seng. In case of any disputes, Hang Seng's records shall be final and conclusive; and
2. Have no payroll record under any account of Hang Seng during the period from 1 January 2024 to 14 April 2024; and
3. Successfully set up payroll service with the first monthly salary directly credited to the Eligible Account from the employer's company account via Autopay ("Eligible Payroll Record") during the period from 15 April 2024 to 31 August 2024. Any salary not credited from the employer's company account is not considered an Eligible Payroll Record. Hang Seng reserves the right of final decision should there be any dispute in the definition of "Eligible Payroll Record". The Eligible Payroll Record should be maintained in the Eligible Account in each calendar month after the Registration Date ("Payroll Account").
 - Eligible Payroll Customers of PayDay+ successfully applied for the Loan and drawdown the Loan with a minimum amount of HK\$100,000 and a minimum repayment period of 36 months from now till 31 December 2024 and have met the criteria will be entitled to HK\$800 cash rebate. Cash rebate will be credited to customer's repayment account within 6 months after the Loan drawdown without any prior notice.
 - Customers who have successfully applied for and drawn down the Loan with a minimum drawdown amount HKD100,000 and a minimum repayment period of 36 months from now till 31 August 2024 and have become an Eligible Payroll Customer of PayDay+ within this period will be entitled to HKD800 cash rebate. Cash rebate will be credited to customer's repayment account within 6 months after he/she have become an Eligible Payroll Customer of PayDay+ without any prior notice.

For Payday+ promotion registration and promotion details, please visit hangseng.com/payrolloffer8.

Eligible Payroll Customers of PayDay+ must still maintain valid Payroll Account before the rebate is credited, or he/she shall be deemed to have forfeited the right to receive the relevant cash rebate.

- (b) From 25 April 2024 to 24 May 2024, existing Hang Seng Payroll Customers who have successfully applied for the Loan and drawn down a designated drawdown amount and repayment period will be entitled to up to HK\$800 cash rebate if (1) there are payroll transactions of not less than HK\$5,000 each in any two months within the preceding three months of the month of crediting the cash rebate; (2) the payroll transactions should be conducted in the Hang Seng Integrated Account designated for the Payroll Service (including a sole-named or joint-named Prestige Banking, Preferred Banking, Green Banking or Integrated Account), and (3) the payroll amount must be directly credited to the aforesaid designated Hang Seng Integrated Account by the employer through the Payroll Service. The applicable cash rebate for the corresponding drawdown amount is shown as below.

Drawdown Amount	Repayment Period	Cash rebate
HK\$100,000 – HK\$499,999	36 months or above	HK\$100
HK\$500,000 – HK\$999,999		HK\$200
HK\$1,000,000 – HK\$1,499,999		HK\$500
HK\$1,500,000 or above		HK\$800

Existing Hang Seng Payroll Customer must still maintain a valid general payroll account before the rebate is credited, or he/she shall be deemed to have forfeited the right to receive the relevant cash rebate. Cash rebate will be credited to eligible customers' repayment account by 30 September 2024 without any prior notice.

- (iii) Eligible customer must have no record of default or early settlement of the Loan before the cash rebate is credited. If customers settle the Loan ahead of schedule after the cash rebate has been credited, he/she shall return the cash rebate in full to Hang Seng upon settlement of the Loan. Each eligible customer could only enjoy offer (i) once; and/or either (ii(a)) or (ii(b)) once.
- (iv) 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.
- (v) These terms and conditions are subject to prevailing regulatory requirements.
- (vi) These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- (vii) Hang Seng reserves the right to terminate the above offers at any time or to vary the same and the related terms and conditions from time to time.
- (viii) In case of any dispute from customers, the decision of Hang Seng shall be final.
- (ix) The English version of these terms and conditions shall prevail whenever there is any discrepancy between the English and Chinese versions.

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

Appendix – Interest Rate Table For All Repayment Periods

Loan Amount (HKD)	Monthly Flat Rate		Monthly Repayment Amount (HKD) – Based on every HKD10,000 loan amount (Annualised Percentage Rate)									
	6-12 months	18 months or above	6 months	12 months	18 months	24 months	30 months	36 months	42 months	48 months	54 months	60 months
\$5,000 - \$49,999	0.50%		\$1,716.70 (10.71%)	\$883.40 (11.46%)	\$605.60 (11.66%)	\$466.70 (11.71%)	\$383.40 (11.70%)	\$327.80 (11.66%)	\$288.10 (11.61%)	\$258.40 (11.54%)	\$235.20 (11.48%)	\$216.70 (11.40%)
\$50,000 - \$99,999	0.46%		\$1,712.70 (9.82%)	\$879.40 (10.51%)	\$601.60 (10.71%)	\$462.70 (10.76%)	\$379.40 (10.76%)	\$323.80 (10.73%)	\$284.10 (10.69%)	\$254.40 (10.63%)	\$231.20 (10.58%)	\$212.70 (10.51%)
\$100,000 - \$199,999	0.31%		\$1,697.70 (6.54%)	\$864.40 (7.01%)	\$586.60 (7.16%)	\$447.70 (7.22%)	\$364.40 (7.23%)	\$308.80 (7.23%)	\$269.10 (7.22%)	\$239.40 (7.20%)	\$216.20 (7.18%)	\$197.70 (7.15%)
\$200,000 - \$499,999	0.26%		\$1,692.70 (5.46%)	\$859.40 (5.86%)	\$581.60 (5.99%)	\$442.70 (6.04%)	\$359.40 (6.06%)	\$303.80 (6.06%)	\$264.10 (6.06%)	\$234.40 (6.05%)	\$211.20 (6.03%)	\$192.70 (6.02%)
\$500,000 - \$999,999	0.23%		\$1,689.70 (4.82%)	\$856.40 (5.18%)	\$578.60 (5.29%)	\$439.70 (5.34%)	\$356.40 (5.36%)	\$300.80 (5.37%)	\$261.10 (5.36%)	\$231.40 (5.36%)	\$208.20 (5.35%)	\$189.70 (5.33%)
\$1,000,000 - \$1,499,999	0.21%		\$1,687.70 (4.39%)	\$854.40 (4.72%)	\$576.60 (4.83%)	\$437.70 (4.87%)	\$354.40 (4.89%)	\$298.80 (4.90%)	\$259.10 (4.90%)	\$229.40 (4.89%)	\$206.20 (4.89%)	\$187.70 (4.88%)
\$1,500,000 or above	0.10%	0.21%	\$1,676.70 (2.07%)	\$843.40 (2.23%)	\$576.60 (4.83%)	\$437.70 (4.87%)	\$354.40 (4.89%)	\$298.80 (4.90%)	\$259.10 (4.90%)	\$229.40 (4.89%)	\$206.20 (4.89%)	\$187.70 (4.88%)

- All Annualised Percentage Rates are calculated using the Net Present Value Method in accordance with the Code of Banking Practice. The Annualised Percentage Rates are reference rate which include the basic interest rate and other fees and charges of a product expressed as an annualised rate (if applicable).
- The calculation of the monthly repayment amount and the Annualised Percentage Rate has taken the 0% handling fee into account and does not include Cash Rebate. The monthly repayment amount is rounded up to 1 decimal point. The proportion of loan principal to interest in each monthly instalment amount is calculated according to the Rule of 78.
- If customer's loan application cannot meet our approval requirements, Hang Seng Bank Limited ("Hang Seng") may approve a loan to individual customers on a case-by-case basis but the interest rate offered may be adjusted. For details, please contact Hang Seng's staff. Customers will be notified of the relevant adjusted interest rate upon loan approval.

Terms and conditions apply.

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

恒生「易得錢」私人分期貸款



由即日起至2024年5月24日成功申請並提取恒生「易得錢」私人分期貸款，可享每月平息低至**0.10%**（實際年利率低至2.23%）⁽¹⁾、**0%手續費**及以下優惠⁽²⁾：


 網上申請專享高達**HKD6,000現金回贈**⁽³⁾

 **出糧客戶申請並提取貸款達指定金額及還款期現金回贈優惠**

由即日起至12月31日，PayDay+合資格新出糧客戶*可享**額外HKD800現金回贈**⁽²⁾

由即日起至5月24日，現有出糧客戶可享**高達HKD800現金回贈**⁽²⁾，毋須提交任何文件⁽³⁾

 貸款額高達**HKD3,000,000**或月薪**24倍**（以較低者為準）⁽⁴⁾

 還款期長達**60個月**⁽⁵⁾，而於還款期內，可申請循環提用已償還之本金⁽⁶⁾，毋須提交任何文件⁽³⁾

恒生客戶專享之私人分期貸款利率及每月還款表（現金回贈並未包括在內）

貸款額 (港幣)	網上申請 現金回贈 高達 ⁽²⁾ (港幣)	出糧客戶 現金回贈 高達 ⁽³⁾ (港幣)	每月平息		每月還款額 - 以每萬元港幣貸款計 (實際年利率)				
			12個月	24, 36, 48 及 60個月	12個月	24個月	36個月	48個月	60個月
\$5,000 - \$49,999	-	-	0.50%		\$883.40 (11.46%)	\$466.70 (11.71%)	\$327.80 (11.66%)	\$258.40 (11.54%)	\$216.70 (11.40%)
\$50,000 - \$99,999	\$800		0.46%		\$879.40 (10.51%)	\$462.70 (10.76%)	\$323.80 (10.73%)	\$254.40 (10.63%)	\$212.70 (10.51%)
\$100,000 - \$199,999	\$800	\$800	0.31%		\$864.40 (7.01%)	\$447.70 (7.22%)	\$308.80 (7.23%)	\$239.40 (7.20%)	\$197.70 (7.15%)
\$200,000 - \$499,999	\$1,500	\$800	0.26%		\$859.40 (5.86%)	\$442.70 (6.04%)	\$303.80 (6.06%)	\$234.40 (6.05%)	\$192.70 (6.02%)
\$500,000 - \$999,999	\$2,000	\$800	0.23%		\$856.40 (5.18%)	\$439.70 (5.34%)	\$300.80 (5.37%)	\$231.40 (5.36%)	\$189.70 (5.33%)
\$1,000,000 - \$1,499,999	\$2,500	\$800	0.21%		\$854.40 (4.72%)	\$437.70 (4.87%)	\$298.80 (4.90%)	\$229.40 (4.89%)	\$187.70 (4.88%)
\$1,500,000 或以上	\$6,000	\$800	0.10%	0.21%	\$843.40 (2.23%)	\$437.70 (4.87%)	\$298.80 (4.90%)	\$229.40 (4.89%)	\$187.70 (4.88%)

- 所有實際年利率乃依據銀行營運守則所設定之淨現值計算方法計算。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費（如適用）。
- 有關每月還款額及實際年利率之計算已包括0%手續費及不包括現金回贈，而每月還款額將進至毫位計算。每月還款金額中本金及利息之比例按「78法則」之方程式計算。
- 若客戶之貸款申請未能符合信貸評分審批要求，恒生銀行有限公司（「恒生」）仍會按個別情況批核貸款予客戶，惟息率可能有所調整。有關詳情，請向恒生職員查詢。貸款獲正式批核後，恒生會通知客戶有關調整後之息率。
- 有關其他還款期之貸款利率、每月還款額及實際年利率，請參閱附件 - 各還款期之貸款利率表。

請即申請

 恒生個人Mobile App
 恒生銀行網頁

 24小時申請快線 2812 8000
 填妥表格並寄回/交回任何恒生分行

* PayDay+ 合資格出糧客戶由即日起至12月31日期間，成功申請並提取貸款達HKD100,000及選擇36個月或以上還款期，及同時符合有關恒生PayDay+優惠推廣條款細則，可享額外HK\$800現金回贈。有關PayDay+登記、優惠推廣詳情及條款細則，請瀏覽hangseng.com/payrolloffer8或與銀行職員聯絡。

註：

- (1) 以貸款額HK\$1,500,000或以上、每月平息0.10%及還款期12個月計算，實際年利率為2.23%，並已包括0%手續費。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費（如適用）。
- (2) 有關現金回贈優惠及其他條款及細則，請參閱下一節之條款及細則。
- (3) 恒生保留權利視乎個別情況要求申請人提供額外文件。
- (4) 最終獲批核之貸款額可達之月薪倍數按個別客戶情況而有所調整。
- (5) 客戶可選擇6、12、18、24、30、36、42、48、54或60個月之還款期。
- (6) 若客戶已償還之貸款期數達1個月或以上、已償還本金逾HK\$3,000及具備準時還款紀錄，可申請循環提用已償還之本金。此計劃之詳情及條款，請參閱有關申請表格。
- (7) 貸款金額最少為HK\$5,000。
- (8) 如符合下列情況，最終批核的貸款額將直接進註你指明的恒生銀行戶口而不作另行通知：(i) 如最終批核的貸款額、還款期及利率（統稱「貸款條款」）與你透過任何可用的申請渠道在申請中所列者相同（適用之利率將根據申請之貸款額而定，有關利率羅列在貸款利率表）；或(ii) 最終批核的貸款條款與你透過網上個人eBanking或個人理財應用程式申請貸款時所選取/接納的建議方案（經初步批核後）相同。否則恒生將會聯絡客戶跟進討論。
你將會於貸款額進註你指明的恒生銀行戶口當日收到短訊通知，有關詳情可參閱提取貸款通知書。
- (9) 恒生銷售人員之薪金制度（包括底薪及花紅），乃基於多方面的表現，並非只著重銷售金額。
- (10) 客戶需留意提前清還私人分期貸款是否可以節省利息開支。若要查詢貸款戶口之有關費用及收費，請致電私人貸款服務熱線2997 3882。
- (11) 有關私人分期貸款之常見問題（如提早還款應注意事項，每月還款額中的本金及利息分佈等），請參閱恒生銀行網頁（個人理財 > 貸款 > 私人分期貸款 > 常見問題）。

優惠之條款及細則：

(i) 所有客戶

客戶於2024年4月25日至2024年5月24日期間透過恒生銀行網頁、恒生個人e-Banking或恒生個人理財應用程式，成功申請並提取恒生「易得錢」私人分期貸款（循環提用計劃、結餘轉戶私人貸款、稅季貸款除外）（「貸款」）達指定金額及還款期，可享相關現金回贈（「網上申請現金回贈」），詳情請參閱下表：

提取金額	網上申請現金回贈	
	還款期	
	24-30個月	36個月或以上
HK\$50,000 – HK\$99,999	HK\$300	HK\$800
HK\$100,000 – HK\$199,999	HK\$300	HK\$800
HK\$200,000 – HK\$499,999	HK\$500	HK\$1,500
HK\$500,000 – HK\$999,999	HK\$500	HK\$2,000
HK\$1,000,000 – HK\$1,499,999	HK\$500	HK\$2,500
HK\$1,500,000或以上	HK\$500	HK\$6,000

現金回贈將於2024年9月30日或之前存入合資格客戶之還款戶口內，而不作另行通知。

(ii) 出糧客戶

PayDay+ 客戶及現有恒生出糧客戶成功申請並提取貸款達指定金額及還款期，及符合有關條件，可享額外現金回贈：

- (a) 恒生PayDay+優惠推廣只適用於個人客戶並(1) 於恒生銀行有限公司（「恒生」）以其名持有單名或以第一戶主持有綜合戶口內之港元儲蓄/港元往來存款戶口（適用於優越私人理財、優越理財或優進理財）（「合資格戶口」），及(2) 必須符合以下要求以成為PayDay+合資格出糧客戶（「PayDay+合資格出糧客戶」）：

1. 於2024年4月15日至2024年6月30日期間，透過恒生個人流動理財服務應用程式成功完成「恒生PayDay+」網上登記（「登記日」）。恒生將根據恒生持有的紀錄確定客戶的網上登記資格。如有任何爭議，將以恒生之紀錄為最終決定；及

2. 於 2024 年 1 月 1 日至 2024 年 4 月 14 日期間於恒生任何戶口沒有出糧紀錄；及
3. 於 2024 年 4 月 15 日至 2024 年 8 月 31 日期間成功設立出糧戶口服務並於合資格戶口錄得首次出糧紀錄，該出糧紀錄必須由僱主以自動轉賬方式直接存入薪金至合資格戶口內（「合資格出糧紀錄」）。而非由僱主之公司戶口存入薪金，則不定為合資格出糧紀錄。如對「合資格出糧紀錄」的定義有任何爭議，恒生保留最終決定權。合資格戶口須於登記日後的每個曆月持續維持合資格出糧紀錄（「出糧戶口」）。
 - PayDay+ 合資格出糧客戶由即日起至 2024 年 12 月 31 日期間（包括首尾兩天），成功申請並提取貸款達 HK\$100,000 及選擇 36 個月或以上還款期，及符合有關條件，可享 HK\$800 現金回贈。現金回贈將於 PayDay+ 合資格出糧客戶提取貸款後 6 個月內存入客戶之還款戶口內而不作另行通知。
 - 客戶由即日起至 2024 年 8 月 31 日期間（包括首尾兩天），成功申請及提取貸款達 HK\$100,000 及選擇 36 個月或以上還款期，並在此期間成為合資格出糧客戶，可享 HK\$800 現金回贈。現金回贈將於客戶成為 PayDay+ 合資格出糧客戶後 6 個月內存入客戶之還款戶口內而不作另行通知。

有關登記 PayDay+ 優惠及有關之推廣詳情，請瀏覽 hangseng.com/payrolloffer8。

PayDay+ 合資格出糧客戶必須於恒生存入現金回贈時，仍然持有有效之出糧戶口，否則將視作放棄其現金回贈之權利。

- (b) 現有恒生出糧客戶於 2024 年 4 月 25 日至 2024 年 5 月 24 日，成功申請並提取貸款達指定金額及選擇 36 個月或以上還款期以及符合以下條件，可享高達 HK\$800 現金回贈：(1) 於現金回贈當月前之三個月內最少有兩個月出糧紀錄，每月出糧金額最少為 HK\$5,000；(2) 必須透過指定恒生綜合戶口（包括單名及聯名之優越理財、優進理財、Green Banking 或綜合戶口）完成出糧紀錄；(3) 出糧金額必須由僱主以自動轉賬直接存入指定恒生綜合戶口。有關不同之提取金額可獲得之現金回贈金額詳列如下：

提取金額	還款期	還款期
HK\$100,000 – HK\$499,999	36 個月或以上	HK\$100
HK\$500,000 – HK\$999,999		HK\$200
HK\$1,000,000 – HK\$1,499,999		HK\$500
HK\$1,500,000 或以上		HK\$800

現有恒生出糧客戶必須於恒生存入現金回贈時，仍然持有有效之一般出糧戶口，否則將視作放棄其現金回贈之權利。現金回贈將於 2024 年 9 月 30 日或之前存入合資格客戶之還款戶口內，而不作另行通知。

- (iii) 合資格客戶須於獲得現金回贈前沒有任何逾期還款紀錄，並沒有提早清還有關貸款，方可獲享有關回贈。如客戶於獲得回贈後提早清還貸款，客戶須於清還或取消有關貸款時一併退還全數回贈金額予恒生。每位合資格客戶只可享優惠 (i) 一次及/或優惠 (ii(a)) 或 (ii(b)) 一次。
- (iv) 除客戶及恒生（包括其繼承人及受讓人）以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
- (v) 本條款及細則受現行的監管要求所限。
- (vi) 本條款及細則受香港特別行政區法律規管，並按其詮釋。
- (vii) 恒生保留隨時終止或不時更改有關優惠或不時修訂有關條款及細則之權利。
- (viii) 如客戶對此服務及推廣有任何爭議，恒生保留最終決定權。
- (ix) 本條款及細則之中、英文文本義如有任何歧異，概以英文文本為準。

借定唔借？還得到先好借！

附件 - 各還款期之貸款利率表

貸款額 (港幣)	每月平息		每月還款額 - 以每萬元港幣貸款計 (實際年利率)									
	6-12 個月	18個月 或以上	6個月	12個月	18個月	24個月	30個月	36個月	42個月	48個月	54個月	60個月
\$5,000 - \$49,999	0.50%		\$1,716.70 (10.71%)	\$883.40 (11.46%)	\$605.60 (11.66%)	\$466.70 (11.71%)	\$383.40 (11.70%)	\$327.80 (11.66%)	\$288.10 (11.61%)	\$258.40 (11.54%)	\$235.20 (11.48%)	\$216.70 (11.40%)
\$50,000 - \$99,999	0.46%		\$1,712.70 (9.82%)	\$879.40 (10.51%)	\$601.60 (10.71%)	\$462.70 (10.76%)	\$379.40 (10.76%)	\$323.80 (10.73%)	\$284.10 (10.69%)	\$254.40 (10.63%)	\$231.20 (10.58%)	\$212.70 (10.51%)
\$100,000 - \$199,999	0.31%		\$1,697.70 (6.54%)	\$864.40 (7.01%)	\$586.60 (7.16%)	\$447.70 (7.22%)	\$364.40 (7.23%)	\$308.80 (7.23%)	\$269.10 (7.22%)	\$239.40 (7.20%)	\$216.20 (7.18%)	\$197.70 (7.15%)
\$200,000 - \$499,999	0.26%		\$1,692.70 (5.46%)	\$859.40 (5.86%)	\$581.60 (5.99%)	\$442.70 (6.04%)	\$359.40 (6.06%)	\$303.80 (6.06%)	\$264.10 (6.06%)	\$234.40 (6.05%)	\$211.20 (6.03%)	\$192.70 (6.02%)
\$500,000 - \$999,999	0.23%		\$1,689.70 (4.82%)	\$856.40 (5.18%)	\$578.60 (5.29%)	\$439.70 (5.34%)	\$356.40 (5.36%)	\$300.80 (5.37%)	\$261.10 (5.36%)	\$231.40 (5.36%)	\$208.20 (5.35%)	\$189.70 (5.33%)
\$1,000,000 - \$1,499,999	0.21%		\$1,687.70 (4.39%)	\$854.40 (4.72%)	\$576.60 (4.83%)	\$437.70 (4.87%)	\$354.40 (4.89%)	\$298.80 (4.90%)	\$259.10 (4.90%)	\$229.40 (4.89%)	\$206.20 (4.89%)	\$187.70 (4.88%)
\$1,500,000或 以上	0.10%	0.21%	\$1,676.70 (2.07%)	\$843.40 (2.23%)	\$576.60 (4.83%)	\$437.70 (4.87%)	\$354.40 (4.89%)	\$298.80 (4.90%)	\$259.10 (4.90%)	\$229.40 (4.89%)	\$206.20 (4.89%)	\$187.70 (4.88%)

- 所有實際年利率乃依據銀行營運守則所設定之淨現值計算方法計算。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費（如適用）。
- 有關每月還款額及實際年利率之計算已包括0%手續費及不包括現金回贈，而每月還款額將進至毫位計算。每月還款金額中本金及利息之比例按「78法則」之方程式計算。
- 若客戶之貸款申請未能符合信貸評分審批要求，恒生銀行有限公司（「恒生」）仍會按個別情況批核貸款予客戶，惟息率可能有所調整。有關詳情，請向恒生職員查詢。貸款獲正式批核後，恒生會通知客戶有關調整後之息率。

優惠受條款及細則約束。

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