



Personal Instalment Loan Terms and Conditions General Terms and Conditions

General Terms and Conditions

1. Unless otherwise specified, the online offer referred to in Section B (the “**Online Offer**”) cannot be enjoyed in conjunction with any other promotional offers. The Bank reserves the right to amend or terminate the Online Offer and any of its terms and conditions from time to time.
2. Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) reserves the right of final approval of the Standard Chartered Personal Instalment Loan (“**Loan**”) and is under no obligation to provide reasons for any of its decisions. The Loan is subject to the Bank’s Client Terms and the applicable documents referred to in Part A of the Client Terms (including Personal Loan / Personal Line of Credit / Overdraft Terms and the product brochure, Important Notes and promotional terms (if applicable) and any other documents forming our banking agreement) and such other applicable terms and conditions, as may be issued, varied, amended or replaced by the Bank from time to time. For any and all matters or disputes regarding the above, the Bank’s decision shall be final and binding.
3. In case of discrepancy or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.

A. Terms and Conditions for 7-day Cooling-off Period (“7-day Cooling-off Period”)

1. Subject to the approval of the Bank, the 7-day Cooling-off Period (waiver on early redemption fees and charges) is offered on application by clients who have successfully applied for and drawdown a Loan and wish to early redeem the Loan in full within 7 calendar days of the drawdown date.
2. Any application for the 7-day Cooling-off Period must be made by the relevant client in person at any of our branches within 7 calendar days of the Loan drawdown date. The relevant client must also bring along the Bank’s approval notice in respect of the Loan and settle the Loan in full to the Bank’s satisfaction. Subject to the Bank’s approval of the application for the 7-day Cooling off Period, the Bank will waive the handling fee, the early redemption fee (2.5% of the outstanding balance) and the first month’s interest payable by the relevant client under the Loan. Clients enjoying or who have enjoyed this 7-day Cooling-off Period will not be entitled to the Online Offer.
3. Each client may only enjoy the 7-day Cooling-off Period once during the Promotion Period (as defined in Section B below).

B. Limited Time Online Offer Terms and Conditions for Cash Rebate (“Promotion”)

1. The promotion period runs from 14 January 2025 to 28 February 2025, both dates inclusive (the “**Promotion Period**”).

2. Clients who have successfully applied for a Standard Chartered Personal Instalment Loan (“**Loan**”) online during the Promotion Period and drawn down within three months can enjoy up to HKD18,000 cash rebate (“**Rebate**”), provided that the client’s Loan account remains valid and with no past due record/unsatisfactory credit history at the time of the Bank crediting Rebate. Details of the eligibility for the Rebate are set out in the table below:

	Up to HKD18,000 Cash Rebate Offer			
	Basic Cash Rebate	Basic Cash Rebate	New Client Rebate*	Extra Cash Rebate
Loan Amount (HKD)	Loan Tenor 12-24 months (HKD)	Loan Tenor 36-60 months (HKD)	Loan Tenor 36-60 months (HKD)	Loan Tenor 36-60 months (HKD)
\$50,000 - \$99,999	0	0	\$1,000	-
\$100,000 - \$199,999	\$500	\$500		
\$200,000 - \$299,999	\$500	\$1,500		
\$300,000 - \$399,999	\$1,000	\$1,500		
\$400,000 - \$599,999	\$1,000	\$2,000		
\$600,000 - \$799,999	\$1,000	\$3,000		
\$800,000 - \$1,499,999	\$1,500	\$3,000		
\$1,500,000 or above	\$3,000	\$7,000		\$10,000

* New clients refers to those are not holding any loan and/or credit cards issued by Bank at the time of Loan application.

3. The Bank will credit the Rebate to the respective HKD deposit account (excluding MortgageOne® Account and Mortgage Saver Current Account) held by the Eligible Client in sole name or in the capacity as primary account holder for joint account in the following sequence:
- i. Sub-account under Integrated Deposits Account;
 - ii. Current Account;
 - iii. Statement Savings;
 - iv. Passbook Savings
- If the Eligible Client has more than one account under the same account type, the Bank will select any one of the accounts with the latest account opening date for the crediting at its discretion.
4. If Eligible Client does not hold a valid deposit account stated above, the Bank will credit the Rebate to the Eligible Client’s personal loans repayment account as of the Bank’s record at the time the Bank is crediting the Rebate.
5. The Rebate will be credited by the Bank to the Eligible Client’s HKD deposit account or personal loans repayment account determined as above within four months after the date of Loan drawdown. Eligible Client should contact the Bank within six months after the Loan drawdown if the Eligible Client does not receive the Rebate. The Bank will not be responsible for crediting the Rebate if Eligible Client does not contact the Bank for non-receipt of the Rebate within the time stated.
6. Eligible Clients may also enjoy other prevailing offers on the Program Loan provided by the Bank.
7. In case of any disputes, the decision of the Bank shall be final and binding.
8. If there is any discrepancy or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.
9. If an Eligible Client makes an early repayment of a Personal Installment Loan, the Bank reserves the right to request a full refund of the cash rebate that was earned during the application process or deduct the value of the cash rebate earned from any of the Eligible Client’s account(s).
10. If there is any discrepancy or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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

Issued by Standard Chartered Bank (Hong Kong) Limited



「分期貸款」之條款及細則

一般條款及細則

1. 除特別註明外，B部網上申請優惠（「網上優惠」）不可與其他優惠同時使用。本行保留可隨時更改或終止網上優惠及其條款及細則之權利。
2. 渣打銀行（香港）有限公司（「本行」）保留決定最終批核渣打「分期貸款」（「貸款」）之息率、貸款額及優惠之權利。本貸款須根據銀行協議的客戶條款、客戶條款A部所述的相關文件（包括私人貸款/私人透支服務/透支服務之條款、產品手冊、重要提示、優惠條款（如適用））及任何其他適用條款，而本行亦可隨時發出、變更、更改或更換有關條款。就此推廣如有任何爭議，本行保留一切最終決定權。
3. 此條款及細則之中英文版之內容如有歧義，概以英文版為準。

A. 7天冷靜期之條款及細則（「7天冷靜期」）

1. 視乎本行批核，7天冷靜期（提早償還貸款費用之豁免）適用於成功申請及提取貸款，並欲於提取貸款後之7個日曆日內提早償還全數貸款之客戶。
2. 任何申請7天冷靜期之客戶必須於提取貸款後之7個日曆日內親臨本行任何分行遞交提早償還貸款申請。有關客戶亦須攜同本行就有關貸款發出之批核通知書及根據本行要求全數償還有關貸款。如該7天冷靜期申請獲本行成功批核，本行可豁免有關客戶須就貸款而繳交之手續費、提早償還貸款手續費（欠款結餘之2.5%）及首月應繳之利息，並且不能獲享網上申請優惠。
3. 於推廣期內（按照以下B部之定義），每位客戶只可申請7天冷靜期一次。

B. 限時網上現金回贈優惠條款及細則（「優惠」）

1. 優惠推廣期為2025年1月14日至2025年2月28日，包括首尾兩天（「推廣期」）。

2. 客戶於推廣期內於網上成功申請及於三個月內提取渣打「分期貸款」可享高達HK\$18,000現金回贈（「現金回贈」），於本行存入現金回贈時，客戶之貸款戶口必須仍然有效及無任何逾期還款/不良信貸記錄。客戶可獲享之現金回贈之詳情如下：

貸款金額 (HK\$)	高達HK\$18,000現金回贈			
	基本現金回贈	基本現金回贈	新客戶現金回贈*	加碼現金回贈
	還款期 12-24個月	還款期 36-60個月	還款期 36-60個月	還款期 36-60個月
\$50,000 - \$99,999	0	0	\$1,000	—
\$100,000 - \$199,999	\$500	\$500		
\$200,000 - \$299,999	\$500	\$1,500		
\$300,000 - \$399,999	\$1,000	\$1,500		
\$400,000 - \$599,999	\$1,000	\$2,000		
\$600,000 - \$799,999	\$1,000	\$3,000		
\$800,000 - \$1,499,999	\$1,500	\$3,000		
\$1,500,000或以上	\$3,000	\$7,000		\$10,000

* 全新客戶即申請貸款時並未持有由本行發行之信用卡及/或貸款之客戶。

3. 本行將按下列次序存入現金回贈至合資格客戶的以個人名義或以聯名戶口之基本戶口持有人名義持有的港元存款戶口（MortgageOne® 增值按揭戶口及「置慳息」往來存款戶口除外）：
- 綜合存款戶口之附屬戶口；
 - 支票戶口；
 - 月結單儲蓄戶口；
 - 存摺儲蓄戶口
- 若合資格客戶持有多於一個同一類別之戶口，本行將全權酌情決定任何一個最近期開立之戶口存入現金回贈。
- 如合資格客戶並沒有持有上述有效存款戶口，本行會根據當時之紀錄將現金回贈存入客戶之私人貸款還款戶口。
 - 本行將於提取貸款後的四個月，將現金回贈存入合資格客戶之存款戶口或私人貸款還款戶。在提取貸款後的六個月內，如客戶仍未收到現金回贈應與本行聯繫。本行將不承擔由於延遲通知本行而須要存入現金回贈/發放旅遊禮券的責任。
 - 合資格客戶可同時享有由本行提供之其他貸款優惠。
 - 如有任何爭議，本行保留最終決定權。
 - 如中英文條款有所差異，一概以英文版本為準。
 - 如果合資格客戶提前還清個人分期貸款，銀行有權要求全額退還在申請過程中獲得的現金回贈，或從合資格客戶的任何帳戶中扣除所獲得的現金回贈的價值。
 - 如中英文條款有所差異，一概以英文版本為準。

借定唔借？還得到先好借！

由渣打銀行（香港）有限公司刊發