滙豐

立即體驗 - 以HSBC HK App申請「現金套現」分期計劃

除簽賬外，滙豐信用卡亦可照顧您的周轉需要。您可透過「現金套現」分期計劃將信用卡的信用額套現，還款期長達60個月[1]；節省利息開支。於2025年5月15日至2025年6月11日期間申請，可享個人化每月手續費低至0.20%[2]及高達6個月手續費回贈。

- 成功申請優惠 — **全新貸款客戶可享高達6個月手續費回贈；其他客戶可享高達4個月手續費回贈**
- 遞交入息證明副本 — **港幣100元免找數簽賬額**[4]（請瀏覽hsbc.com.hk/cipupload上載有關文件）

申請簡易：

- 填妥隨附的申請表格，連同所須文件寄回：
  香港上海滙豐銀行有限公司信用卡中心九龍深旺道一號第二座及第三座八樓

您亦可透過以下方法申請並即時得知申請結果[5]**：**

- 致電**24小時申請熱線**[6] **2233 3051** 或
- 登入**HSBC HK App**[6]（個人網上理財用戶適用）

1 可供選擇之還款期包括6、12、18、24、30、36、42、48、54、60個月。有關其他還款期的實際年利率，請登入HSBC HK App或致電本行熱線查詢。

2 個人化每月手續費0.20%只適用於個別之特選客戶及獲批核之提款金額達指定要求及只供參考，手續費將根據滙豐不時就個別推廣而釐定。推廣期由2025年5月15日至2025年6月11日（包括首尾兩日）。每月手續費0.20%之實際年利率如下：6個月分期為4.18%；12個月分期為4.49%；18個月分期為4.59%；24個月分期為4.64%；30個月分期為4.66%；36個月分期為4.67%；42個月分期為4.67%；48個月分期為4.66%；54個月分期為4.66%；60個月分期為4.65%。實際年利率是採用香港銀行公會所載的有關指引計算，並已被約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示出已包括所有適用的利率、手續費及收費。每月手續費及實際年利率會根據個別客戶的資格而有所不同。請致電申請熱線或登入HSBC HK App查詢屬於您的每月手續費及實際年利率。提款金額最少為港幣2,000元，最多為持卡人指定滙豐信用卡戶口信用限額的100%。

3 於推廣期內成功申請「現金套現」分期計劃，可獲享手續費回贈。
指定還款期及獲批核提款金額可獲享之手續費回贈：

全新貸款客戶

(i) 若您於2022年5月15日至2025年5月14日期間(包括首尾兩日)，並無持有或獲批核任何分期「萬應錢」、交稅「萬應錢」、循環「萬應錢」、分期「萬應錢」結餘轉戶計劃、分期「萬應錢」電動車貸款或「現金套現」分期計劃；及

(ii) 於推廣期內成功申請並獲批核提款金額達港幣30,000元或以上及選擇指定還款期，可享高達6個月手續費回贈（最高為港幣2,500元）。有關不同還款期可獲得之手續費回贈如下：

獲批核提款金額 (港幣)	手續費回贈		
	24/30/36/42個月還款期	48/54個月還款期	60個月還款期
$30,000 或以上	2個月	3個月	6個月

其他客戶

於推廣期內成功申請並獲批核提款金額達港幣30,000元或以上及選擇指定還款期，可享高達4個月手續費回贈（最高為港幣2,500元）。有關不同還款期可獲得之手續費回贈如下：

獲批核提款金額 (港幣)	手續費回贈		
	24/30/36/42個月還款期	48/54個月還款期	60個月還款期
$30,000 或以上	1個月	2個月	4個月

4 持卡人必須於推廣期內獲批核港幣30,000元或以上的提款金額，並透過以下之入息證明副本遞交途徑遞交相關文件，可享港幣100元免找數簽賬額。有關條款及細則，請瀏覽 hsbc.com.hk/cip。

遞交入息證明副本途徑

- 登入香港滙豐流動理財應用程式並透過以下途徑前往上載頁面：
  - 透過申請確認頁面的提示
  - 前往信用卡戶口詳情頁面，選擇「申請或查閱『現金套現』分期計劃」
  - 點選應用程式首頁或信用卡戶口詳情頁面的橫幅
- 前往滙豐網站 hsbc.com.hk/cipupload 然後根據指示填寫所需資料及遞交需要的文件。
- 您亦可將信用卡號碼寫於證明文件副本上並
  - 郵寄至香港九龍深旺道一號滙豐中心第二座及第三座八樓，香港上海滙豐銀行有限公司收；或
  - 交回至任何滙豐分行

所需入息證明副本

請提供下述文件的影印本（持卡人提交的一切文件將不予退回）：

- 明確列出過去一個月（非固定收入者*則至少三個月）的每月薪金收入及其他收入進賬（如適用）的銀行月結單或存摺；或
- 如您的銀行月結單或存摺未能明確列出您的每月薪金收入，本行仍需要您提供能夠顯示過去一個月（非固定收入者*則至少三個月）的每月薪金收入的銀行月結單或存摺及以下任何一項文件：
  - 最近一年由稅務局發出的評稅通知書
  - 過去三個月內發出的受僱證明文件（顯示僱主／公司名稱及蓋章、工作職位、每月薪金詳情）
  - 過去三個月內發出顯示僱主／公司名稱的發薪單據

* 非固定收入者包括以兼職、佣金或利潤分享為收入的非固定收入申請人。

5 系統會在以下時段內即時處理您的申請：週一至週五：09:00至20:00；週六：09:00至17:00；週日及公眾假期：09:00至24:00。

6 只適用於將整筆提款金額轉賬至持卡人之滙豐個人銀行戶口的申請。

註：有關此計劃的條款及細則和產品資料概要，請參閱隨附單張。如有任何查詢，請致電信用卡優惠熱線2748 8033。

借定唔借？還得到先好借！

Y25-U8-CAMH4004/ONLINE/MAY

HSBC

Apply for the Cash Instalment Plan via the HSBC HK App now

HSBC credit card takes care of all your financial needs. With our Cash Instalment Plan, you can withdraw cash directly from the card and enjoy repayment periods of up to 60-month[1] to reduce your interest expenses. Apply between **15 May 2025 and 11 June 2025** to receive personalised monthly handling fee as low as 0.20%[2] and up to 6-month handling fee rebate.

- Successful application offer – **up to 6-month handling fee rebate for New-to-Lending customer or up to 4-month handling fee rebate for other customer**
- Income proof submission – **HK$100 spending credit**[4] (Please visit **hsbc.com.hk/cipupload** to upload the related documents)

It's simple to apply:

- Complete the enclosed application form and mail it to us with the required document(s) to:
  The Hongkong and Shanghai Banking Corporation Limited, Card Centre, 8/F, Tower 2&3, HSBC Centre, 1 Sham Mong Road, Kowloon

Or you can apply through the channels below with instant application result[5]:

- Call our **24-hour application hotline**[6] **2233 3051** or
- Log on[6] to **HSBC HK App** (applicable to Personal Internet Banking users)

1 Options of 6, 12, 18, 24, 30, 36, 42, 48, 54, 60 months tenor are available. Please log on to HSBC HK App or call our hotline for annualised percentage rate of other repayment periods.

2 **The 0.20% personalised monthly handling fee is applicable to selected customers and the approved withdrawal amount has to reach the specific requirement, and is for reference only.** The promotional period is from 15 May 2025 and 11 June 2025, both dates inclusive. The handling fee is to be determined by HSBC from time to time for individual promotion. The annualised percentage rates (APR) of the 0.20% monthly handling fee are as follows: 4.18% for 6 months, 4.49% for 12 months, 4.59% for 18 months, 4.64% for 24 months, 4.66% for 30 months, 4.67% for 36 months, 4.67% for 42 months, 4.66% for 48 months, 4.66% for 54 months, 4.65% for 60 months. The APR is calculated using method specified in relevant guidelines issued by The Hong Kong Association of Banks, and is rounded up or down to the nearest two decimal places. An APR is a reference rate, which includes all applicable interest rates, fees and charges of the product, expressed as an annualised rate. **The monthly handling fee and annualised percentage rate differ depending on individual customer eligibility. Please call our application hotline or log on to HSBC HK App to enquire your monthly handling fee and annualised percentage rate.** The minimum withdrawal amount is HK$2,000 and the maximum withdrawal amount is 100% of the credit limit of the cardholder's designated HSBC credit card account.

3 Successful Cash Instalment Plan application approved during the promotional period could entitle to a handling fee rebate.
Respective handling fee rebate for Designated Approved Withdrawal Amount and Repayment Period:

New-to-Lending Customer

(i) If you did not hold or get approved for any of the Personal Instalment Loan, Personal Tax Loan, Revolving Credit Facility, Personal Instalment Loan Balance Consolidation Program, Electric Vehicle Personal Instalment Loan or Cash Instalment Plan between 15 May 2022 and 14 May 2025 (both dates inclusive) and

(ii) you submit a Cash Instalment Plan application and get approved during the Promotional Period with the withdrawal amount of HKD30,000 or above and designated repayment period, you will be eligible for up to 6-month handling fee rebate (maximum HKD2,500). The number of months of handling fee to be rebated for different repayment periods are as follows:

Approved withdrawal amount (HK$)	Number of months of handling fee rebate		
	24 / 30 / 36 / 42 months repayment period	48 / 54 months repayment period	60 months repayment period
$30,000 or above	2-month	3-month	6-month

Other Customer

If you submit a Cash Instalment Plan application and get approved during the Promotional Period with the withdrawal amount of HKD30,000 or above and designated repayment period, you will be eligible for up to 4-month handling fee rebate (maximum HKD2,500). The number of months of handling fees to be rebated for different repayment periods are as follows:

Approved withdrawal amount (HK$)	Number of months of handling fee rebate		
	24 / 30 / 36 / 42 months repayment period	48 / 54 months repayment period	60 months repayment period
$30,000 or above	1-month	2-month	4-month

4 To be eligible for HK$100 spending credit, a cardholder must apply for the instalment plan with minimum approved withdrawal amount of HK$30,000, and submit the related documents via the channels for income proof copy(ies) submission below during the promotional period. For detailed terms and conditions, please visit hsbc.com.hk/cip.

Channels for income proof copy(ies) submission

- Log on to HSBC HK App and a message prompting you to submit the document will be displayed at the following screens:
  - Application confirmation page
  - Go to 'Create or view Cash Instalment Plan' from your credit card account details page
  - Banners on the homepage or the credit card account details page of the app
- Visit hsbc.com.hk/cipupload on our public website and follow the instructions to input required information and upload required documents
- Alternatively, please mark your credit card number on the document(s) required and
  - mail to The Hongkong and Shanghai Banking Corporation Limited, 8/F, Tower 2&3, HSBC Centre, 1 Sham Mong Road, Kowloon; OR
  - submit to any HSBC Branches

Required income proof copy(ies)

Please provide copies of the following (all documents submitted by cardholder will not be returned):

- Bank account statements/passbook that clearly show the credit of your monthly salary, and other income, if any, in the past one month (three months for irregular income earners*); OR
- If your bank account statements/passbook does not clearly show the credited amount is your monthly salary, we still need you to provide such bank statements/passbook purportedly showing the credit of your monthly salary for the past one month (three months for irregular income earners*) plus either one of the following documents:
  - Tax Demand Note issued by the Inland Revenue Department for the last tax year
  - Valid employment letter (i.e. with company's letterhead and bearing company's chop confirming job title and income details) dated within three months of application
  - Recent salary payroll advices evidencing the employer's name dated within three months of application

* Irregular income earners include customers working on a part-time, commission or profit sharing basis.

5 Your applications will be processed in real-time by our system during the following periods: Monday to Friday: 09:00 to 20:00; Saturdays: 09:00 to 17:00; Sundays and public holidays: 09:00 to 24:00.

6 Only applicable to applications for the transfer of the entire withdrawal amount to the cardholder's HSBC personal bank account.

Remark: Please refer to the attached terms and conditions and key facts statement of this plan. For any enquiries, please call our Credit Card Offers Hotline on 2748 8033.

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

Y25-U8-CAMH4004/ONLINE/MAY

滙豐「現金套現」分期計劃申請表格

指定滙豐信用卡戶口

請選擇還款期 ☐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

註：如持卡人沒有選擇還款期，滙豐將以24個月還款期處理其申請。

貸款用途 ☐私人用途 ☐償還債務 ☐家居裝修 ☐旅遊 ☐進修 ☐婚禮 ☐醫療費用 ☐繳稅 ☐按揭首期 ☐其他：_____

請將所批核的金額存入以下指定個人銀行戶口

	銀行戶口號碼	要求金額[1]
滙豐銀行戶口號碼		港幣 元
其他銀行戶口號碼[2]		港幣 元

關係申報

申請人是否為香港上海滙豐銀行有限公司（滙豐）、其分行、其附屬公司或其聯屬公司不論在香港境內或境外（例如恒生銀行），或滙豐能對其行使控制的其他實體的董事／僱員*／控權人*／小股東控權人*的親屬*？

☐ 否，倘這些資料不再真實正確，本人同意儘速以書面通知貴行。

☐ 是 [請填上親屬的英文全名：_____。關係：_____。]

申請人是否為香港上海滙豐銀行有限公司（滙豐）、其分行、其附屬公司或其聯屬公司不論在香港境內或境外，或滙豐能對其行使控制的其他實體的董事／僱員／控權人／小股東控權人？

☐ 否，倘這些資料不再真實正確，本人同意儘速以書面通知貴行。

☐ 是 [請填上職員號碼：_____。]

如申請人就以上的問題的回答為「是」，請提供滙豐、其分行及其附屬公司對以下人士／機構的無保證風險承擔總額：

1.閣下；2.對任何申請人所控制或申請人以董事、合夥人、經理或代理人的身份而具有權益的商號、合夥或非上市公司；及3.對任何申請人作為擔保人的個別人士、商號、合夥或非上市公司

港幣_____元

本人確認本人已獲得以上提及的人士的同意提供其資料給滙豐、其分行及其附屬公司以便滙豐能夠遵守《銀行業條例》、《銀行業（風險承擔限度）規則》及／或不時在任何司法管轄區的其他類似法律及規定及／或對監管機構作出的相關承諾。

本人授權滙豐的分行及附屬公司披露其對本人／我們的無保證風險承擔的資料以便滙豐核實本人提供的資料。

* 備註：閣下可向本行查詢有關定義及以上所提及機構的名單。

收入及信貸資料聲明

(i) 月薪：港幣_____元。

(ii) 您是否於滙豐以外擁有其他有抵押貸款（包括按揭）†? ☐ 否 ☐ 是 [請填寫您最近之每月供款總額：港幣_____元。]

(iii) 您是否擁有其他財務機構（銀行除外）的無抵押貸款‡? ☐ 否 ☐ 是 [請填寫您最近之每月供款總額：港幣_____元。]

(iv) 您是否於滙豐以外正在申請其他無抵押貸款‡? ☐ 否 ☐ 是 [請填寫您最近之每月供款總額：港幣_____元。]

† 抵押貸款包括樓宇按揭、抵押透支和抵押貸款。

‡ 無抵押信貸包括信用卡、循環信用貸款、無抵押透支和無抵押貸款。

1 有關要求金額必須最少為港幣2,000元，最多可高達持卡人指定滙豐信用卡戶口信用限額的100%。申請此分期計劃的持卡人，無論申請成功與否，將被視為已同意滙豐可酌情按持卡人要求的金額而提升其指定滙豐信用卡戶口的信用限額。滙豐將以書面通知持卡人此分期計劃及信用限額調整（如適用）的申請審批結果。持卡人最終獲批核的提款金額及其指定滙豐信用卡戶口信用限額的調整，由滙豐全權決定。

2 請附上有關信用卡戶口最近期月結單或顯示持卡人姓名及戶口號碼的個人銀行戶口資料副本（滙豐銀行戶口除外）。

註：滙豐將根據一般信貸評估方式審批有關分期計劃的申請，並有權批准或拒絕任何申請或批准比申請要求較低的提款金額而毋須提供任何理由及毋須事先通知持卡人。倘若每月手續費利率及實際年利率因最終獲批核的提款金額而有所改變，滙豐將聯絡持卡人確認批核結果。請不時更新您於銀行紀錄的地址、電話號碼及電郵等聯絡資料，以便本行在有需要時聯絡您跟進此項申請。如您想更改有關聯絡資料，請使用個人網上理財的更改個人資料及地址功能或到分行填寫有關表格。

聲明：

本人明白滙豐並沒有委託任何第三方轉介「現金套現」分期計劃申請至滙豐且確認是次申請並非由第三方在有利益安排下轉介。本人證明上述資料屬正確及完整。本人已詳閱並同意受本計劃的條款及細則和產品資料概要所約束。

持卡人簽署 _____ 日期 _____

銀行專用

Remarks K41

Programme code BT1239/BT2439/BT3639/BT4839/BT6039
BT1239C/BT2439C/BT3639C/BT4839C/BT6039C

借定唔借？還得到先好借！

Application for HSBC's Cash Instalment Plan

Designated HSBC credit card account

Please choose the repayment period ☐ 6 months ☐ 12 months ☐ 18 months ☐ 24 months ☐ 30 months ☐ 36 months ☐ 42 months ☐ 48 months ☐ 54 months ☐ 60 months

Remark: If no selection is made by the cardholder on the repayment period, HSBC will process the application for the cardholder based on 24 months repayment period.

Loan purpose ☐ Personal use ☐ Debt ☐ Home improvement ☐ Travel ☐ Education ☐ Wedding ☐ Medical ☐ Tax payment ☐ Mortgage down payment ☐ Others: _____

Please credit the approved amount to the following personal bank account

	Bank account number	Requested amount[1]
HSBC bank account number		HK$
Other bank account number[2]		HK$

Relationship Declaration

Are you a relative* of any of the directors/employees*/controllers*/minority shareholder controllers* of The Hongkong and Shanghai Banking Corporation Limited (HSBC), its branches, subsidiaries or affiliates in HK or overseas (e.g. Hang Seng Bank), or other entities over which HSBC is able to exert control?

☐ No, and I agree to notify the Bank promptly in writing if this information is no longer true and correct.

☐ Yes. [please state his/her full name in English: _____. Relationship: _____.]

Are you a director/employee/controller/minority shareholder controller of HSBC, its branches, subsidiaries or affiliates in HK or overseas, or other entities over which HSBC is able to exert control?

☐ No, and I agree to notify the Bank promptly in writing if this information is no longer true and correct.

☐ Yes. [please state your staff number: _____.]

If you answer "yes" to any of the above questions, please state the total amount of unsecured exposures of HSBC, its branches and its subsidiaries:

1. to you personally; 2. to any firm, partnership or non-listed company controlled by you or of which you are interested as director, partner, manager or agent; and 3. to any individual, firm, partnership or non-listed company of which you are acting as a guarantor

HK$_____

I confirm that I have obtained consent from the individuals listed above for the provision of their information to HSBC, its branches and its subsidiaries for the purpose of enabling HSBC to comply with the Banking Ordinance, Banking (Exposure Limits) Rules and/or any other similar laws and regulations and/or any related commitments to regulators in any jurisdiction from time to time.

I hereby authorise HSBC's branches and subsidiaries to disclose to HSBC information relating to their unsecured exposures to the above persons for the purpose of verifying the information provided by me.

* Remark: You may request from the Bank the definitions of these terms and a list of the abovementioned entities.

Income and Declaration of Credit Facilities

(i) Monthly income: HK$ _____.

(ii) Do you maintain any secured credit facilities (including mortgage) outside HSBC†? ☐ No. ☐ Yes.

[Please state your most recent total monthly repayment amount: HK$ _____.]

(iii) Do you maintain any unsecured credit facilities with money lenders (excluding banks)‡? ☐ No. ☐ Yes.

[Please state your most recent total monthly repayment amount: HK$ _____.]

(iv) Are you currently applying for any unsecured credit facilities outside HSBC‡? ☐ No. ☐ Yes.

[Please state your expected total monthly repayment amount: HK$_____.]

† Secured Credit Facilities include Mortgages, Secured Overdrafts, and Secured Loans.

‡ Unsecured Credit Facilities include Credit Cards, Revolving Credit Facilities, Unsecured Overdrafts, and Unsecured Loans.

[1] The minimum requested amount is HK$2,000, the maximum requested amount may be up to 100% of the approved credit limit of the cardholder's designated HSBC credit card account. By applying for this instalment plan regardless of the application approval result, the cardholder is deemed to have agreed that HSBC may increase the credit limit of the cardholder's designated HSBC credit card account subject to the requested amount. HSBC will notify the cardholder of the application approval result of this instalment plan and credit limit adjustment (if applicable) by mail. HSBC has the final decision on the final approved withdrawal amount and the credit limit adjustment of the cardholder's designated HSBC credit card account. [2] Please attach a copy of the latest monthly statement(s) of the relevant credit card(s) or personal bank account details showing the cardholder's name and account number (except HSBC bank account).

Note: Applications for the instalment plan are subject to the usual credit assessments by HSBC. HSBC is entitled to approve or reject any application or grant a lower withdrawal amount than that requested without giving any reason or prior notice to the cardholder. HSBC will contact the cardholder to confirm the approval result if there is a change in monthly handling fee rate and annualised percentage rate due to the final approved withdrawal amount. Please keep your contact details including address, phone number and email address in HSBC record updated so that HSBC may contact you to follow up the application if necessary. If you want to change the contact details, please use the "Change Personal Information and Address" function in Personal Internet Banking or fill in the related form in branch.

Declaration:

I understand that HSBC does not appoint any third parties to refer Cash Instalment Plan applications to it and I hereby confirm that this application was not referred by a third party under beneficial arrangement. I certify that the above information is true and complete. I have read and agreed to abide by the terms and conditions and key facts statement of this plan.

Cardholder's signature

Date

For bank use only

Remarks K41

Programme code BT1239/BT2439/BT3639/BT4839/BT6039 BT1239C/BT2439C/BT3639C/BT4839C/BT6039C

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

信用卡「現金套現」分期計劃條款及細則（適用於個人信用卡持卡人）

1. 參與「現金套現」分期計劃的資格

(a) 閣下須持有本行發出的個人基本信用卡方可申請「現金套現」分期計劃。非港幣個人基本信用卡、附屬信用卡、聯營卡、大專學生信用卡、滙財金卡－學生卡、優惠卡或銀聯雙幣信用卡或滙豐Pulse銀聯雙幣鑽石卡的人民幣子戶口均不可參與「現金套現」分期計劃。

(b)「現金套現」分期計劃的提供受本條款及細則（為信用卡條款的附加及補充條款）規限。閣下以任何方式申請「現金套現」分期計劃，即被視為已全面接受本條款及細則及信用卡條款（經補充）並受其約束。如本條款及細則的規定與信用卡條款的規定有任何不一致，概以本條款及細則為準。

(c) 閣下同意本行有權隨時及不時決定與任何其他人士或來源獲取及核實有關閣下的資料。尤其閣下同意，為考慮可能提高、降低或修訂信用卡戶口的信用限額，本行有權：

(i) 隨時向任何信貸資料機構進行查閱；及

(ii) 進行信貸覆核及最少每月向信貸資料機構獲取資料。

(d) 本行會按本行慣常信貸評估方式決定是否批核閣下的「現金套現」分期計劃申請。本行有權批核或拒絕閣下的申請或批核比閣下在申請中要求較低的提款金額而無需給予任何理由或事先通知。如閣下在本行持有的任何信用卡戶口在當月有逾期欠款記錄，本行有權拒絕閣下的申請。本行不會接受閣下在申請中要求將在本行持有的信用卡戶口中未清還的結欠轉至此分期計劃。

2. 範圍及操作

(a) 本行會就每宗「現金套現」分期計劃申請設定提款金額的最低及最高限額。本行會在不時就有關「現金套現」分期計劃提供的宣傳單張、網頁或其他通知中指定該等限額。閣下申請「現金套現」分期計劃即被視為已同意本行可在考慮閣下在申請中要求的提款金額後提高信用卡戶口的信用限額。本行會以郵寄方式通知閣下 (i) 申請結果、(ii) 信用限額的調整（如適用）及 (iii) 獲批核的「現金套現」分期計劃的提款金額（「**提款金額**」）（如適用）。本行就信用卡戶口信用限額的調整及提款金額的批核有最終決定權。

(b) 如本行批核閣下的「現金套現」分期計劃申請：

(i) 本行會從信用卡戶口信用限額扣起相等於 (1) 提款金額及 (2) 整段供款期內所有應繳付的每月手續費的總金額。本行會以提款金額除以供款期內的月數再加適用的每月手續費計算每期供款的還款金額（合稱「**還款金額**」）。信用卡戶口的信用限額會隨本行實際收到還款金額後回升；

(ii) 本行會在收到為處理閣下的申請所需的所有資料及文件後一次過將提款金額存入或轉賬至閣下在申請中指定的銀行戶口或信用卡戶口。為此目的而言：

(1) 該銀行戶口必須是閣下以個人名義在本行或香港境內其他金融機構維持的港幣戶口；及

(2) 該信用卡戶口必須是閣下以基本卡持卡人身分在香港境內的其他金融機構或信用卡公司維持的港幣信用卡戶口；及

(iii) 此外，本行亦可以支票方式或透過結算所自動轉賬系統（CHATS）轉賬提款金額至指定的銀行戶口或信用卡戶口。

(c) 本行會把每期還款金額如一項交易每月記賬入閣下的信用卡戶口並在信用卡結單上顯示。當本行批核閣下的「現金套現」分期計劃申請時會把首次還款金額記賬入閣下的信用卡戶口，並在批核後的首張信用卡結單上顯示。

(d) 閣下應確保在任何時候 (i) 提款金額，(ii) 所有應繳付的每月手續費，及 (iii) 閣下信用卡戶口所有其他未清還的結欠（包括所有未記賬的結欠）的總金額不超過閣下信用卡戶口的獲批信用限額。

(e) 直至本行已按上列 (b) 段轉賬提款金額予閣下，閣下必須就申請中指定的銀行戶口或信用卡戶口以正常方式繼續還款（及繳付任何財務費用）。本行就閣下由於或有關「現金套現」分期計劃申請而招致的任何財務費用及其他費用無需負責。

(f) 提款金額將不獲享任何「獎賞錢」。

(g) 本行不會退回就「現金套現」分期計劃申請向本行提交的文件（包括申請表格）。

3. 本行的凌駕性權利

(a) 即使本行批核閣下的「現金套現」分期計劃申請或本條款及細則或信用卡持卡人合約另有條文，本行有權隨時：

(i) 將所有剩餘未清還並未記賬入信用卡戶口的提款金額的總金額及其他利息、費用及收費（如適用）全數記賬入信用卡戶口；及

(ii) 要求閣下立即全數清還在「現金套現」分期計劃下欠本行的所有債務。在不限制本行可隨時要求閣下還款的權利的情況下，在下列情況（或任何一項）本行有權提出還款要求：

(1) 不論閣下或本行因任何理由取消或終止信用卡戶口；

(2) 閣下未有繳付信用卡持卡人合約或本條款及細則下任何到期的金額；

(3) 閣下違反信用卡持卡人合約或本條款及細則的任何其他條文；

(4) 閣下提出破產申請或被入稟破產，或閣下未能清還到期的債務；及

(5) 本行因任何理由暫停或終止「現金套現」分期計劃。

(b) 閣下須按本行要求清還在「現金套現」分期計劃下欠本行的所有債務。

4. 不可取消但可提前還款

(a) 閣下的「現金套現」分期計劃申請一經本行批核即不可取消，除非閣下全數清還所有剩餘未清還的提款金額及繳付相等於該未清還的提款金額之百份之二的提前還款費用。閣下須給予本行最少14個工作天的提前還款的事先書面通知。

(b) 閣下必須提前全數還款。本行不接受提前部分還款。提前還款通知一經發出，如無本行同意不可撤回。即使閣下提前還款，本行亦不會退回任何已繳付的每月手續費。

5. 每月手續費

當本行批核閣下的「現金套現」分期計劃申請後，本行可就提款金額收取每月手續費（如適用）。本行會在批核閣下的申請後寄給閣下的批核通知書中指定每月手續費。

6. 銷售人員薪酬

本行銷售人員的薪酬基於其整體表現並參考多種因素而釐定，並不單純按其財務表現來決定。為鼓勵銷售人員與客戶建立深厚、持久及互利的關係，其薪酬會不時檢討。

7. 更改本條款及細則

本行有權不時更改「現金套現」分期計劃的每月手續費（如適用）及本條款及細則。本行會以本行認為適當的方式給予閣下事先通知。除非本行於更改生效日期前實際收到在「現金套現」分期計劃下閣下欠本行的所有債務，閣下須受有關更改約束。本行亦有權終止或暫停（或兩者）「現金套現」分期計劃。本行就與「現金套現」分期計劃相關的所有事宜及爭議有最終決定權。

8. 第三者權利

除閣下及本行以外，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。

9. 管轄法律、管轄權及版本

(a) 本條款及細則受香港法律管轄並按其詮釋。

(b) 閣下服從香港法院的非專有管轄權。

(c) 本條款及細則的英文及中文版本如有任何不一致，概以英文版本為準。本條款及細則的任何中文版本僅供參考。

定義

「現金套現」分期計劃指由本行不時提供的信用卡「現金套現」分期計劃。

信用卡指向閣下以基本卡持卡人身分發出並由本行核准參與「現金套現」分期計劃的信用卡。

信用卡戶口指就閣下信用卡設立以供記錄信用卡交易及其他項目的戶口。

信用卡條款指規管閣下信用卡的相關信用卡條款。

香港指中華人民共和國香港特別行政區。

供款期指閣下在申請表上指定並已獲本行批核的「現金套現」分期計劃期間。

還款金額的定義見第2 (b) (i) 條。

本行或**本行的**指香港上海滙豐銀行有限公司及其繼承人及受讓人。

提款金額的定義見第2 (a) 條。

閣下或**閣下的**指獲本行發出信用卡的人士。

由2023年1月15日起生效

（注意：如中文譯本與英文本在文義上出現分歧，概以英文本為準。）

Terms and Conditions for the Credit Card Cash Instalment Plan applicable to Personal Credit Card Cardholders

1. **Eligibility for the Cash Instalment Plan**
   (a) You are eligible to apply for the Cash Instalment Plan only if you hold a personal primary credit card issued by us. However, the Cash Instalment Plan is not available to a non-Hong Kong Dollar personal primary credit card, an additional credit card, a co-branded card, an undergraduate credit card, a Visa Gold Card for Students, a private label card or the RMB, sub-account of a UnionPay Dual Currency or HSBC Pulse UnionPay Dual Currency Diamond Card.
   (b) The Cash Instalment Plan is provided subject to these Terms and Conditions which shall be in addition and supplementary to the Credit Card Terms. By applying for the Cash Instalment Plan by any means, you are considered to have accepted these Terms and Conditions and the Credit Card Terms (as supplemented) in full and will be bound by them. The provisions in these Terms and Conditions prevail over the provisions in the Credit Card Terms to the extent of any inconsistency between them.
   (c) You agree that we are entitled to obtain and verify information about you from any other person or source at any time and from time to time as we may decide. In particular, for considering possible increase, decrease or modification of the credit limit on the Card Account, you agree that we are entitled to:
      (i) conduct checks with any credit reference agency at any time; and
      (ii) perform credit reviews and require at least monthly access to data from any credit reference agency.
   (d) We will decide whether to approve your application for the Cash Instalment Plan in accordance with our usual credit assessment. We have the right to approve or reject your application or grant a lower withdrawal amount than that requested in your application without giving any reason or prior notice. We have the right to reject your application if you have a past due record in the current month on any credit card account held with us. We will not accept a request in your application for transfer of outstanding balance from a credit card account held with us to the Cash Instalment Plan.
2. **Scope and operation**
   (a) We will set a minimum limit and a maximum limit on the withdrawal amount for each application of the Cash Instalment Plan. We will specify the limits on the marketing materials, webpages or other notices provided by us from time to time relating to the Cash Instalment Plan. By applying for the Cash Instalment Plan, you are considered to have agreed that we may increase the credit limit on the Card Account having regard to the withdrawal amount requested in your application. We will notify you by mail of (i) the application result, (ii) the credit limit adjustment (if applicable) and (iii) the approved withdrawal amount for the Cash Instalment Plan ("**Withdrawal Amount**") (if applicable). We have the final decision on the credit limit adjustment of the Card Account and the withdrawal amount approval.
   (b) If we approve your application for the Cash Instalment Plan:
      (i) we will withhold from the credit limit on the Card Account an amount equal to the total of (1) the Withdrawal Amount and (2) all payable monthly handling fees for the entire Instalment Period. We will calculate the amount of each instalment repayment by dividing the Withdrawal Amount by the number of months in the Instalment Period plus the applicable monthly handling fee (collectively, "**Repayment Amount**"). The credit limit on the Card Account will be restored progressively as the Repayment Amounts are actually received by us;
      (ii) we will credit or transfer the Withdrawal Amount in a lump sum to the bank account or credit card account specified by you in your application. We will do so after we receive all information and documents required by us for processing your application. For this purpose:
         (1) the bank account must be a Hong Kong dollar account in your sole name and may be maintained with us or another financial institution in Hong Kong; and
         (2) the credit card account must be a Hong Kong dollar credit card account maintained by you as a primary cardholder with another financial institution or credit card company in Hong Kong; and
      (iii) we may alternatively issue to you a cheque or use the Clearing House Automated Transfer System (CHATS) to transfer the Withdrawal Amount to the specified bank account or credit card account.
   (c) We will bill each Repayment Amount to the Card Account on a monthly basis as a purchase transaction and show it on the Card statement. We will bill the first Repayment Amount to the Card Account upon approval of your application for the Cash Instalment Plan and will show it in the first Card statement following the approval.
   (d) <u>You should ensure that the total of (i) the Withdrawal Amount, (ii) all payable monthly handling fees, and (iii) all other outstanding balance in your Card Account (including all unbilled balance) does not exceed the approved credit limit on the Card Account at any time.</u>
   (e) <u>You must continue to make any repayment (and pay any finance charges) in the normal manner with respect to the bank account or credit card account specified in your application until we have transferred the Withdrawal Amount to you in accordance with paragraph (b) above. We are not liable for any finance charge and other charges incurred by you arising from or in connection with your application for the Cash Instalment Plan.</u>
   (f) The Withdrawal Amount will not entitle you to any RewardCash.
   (g) We will not return the documents supplied to us (including the application form) in relation to the Cash Instalment Plan.
3. **Our overriding right**
   (a) Even if we approve your application for the Cash Instalment Plan or even if these Terms and Conditions or the Cardholder Agreement may provide otherwise, we have the right at any time:
      (i) to charge to the Card Account in full the total amount of all remaining unpaid Withdrawal Amount that are not yet charged to the Card Account, plus interest, fees and charges (if any) and
      (ii) to demand immediate repayment in full of all indebtedness owing by you to us under the Cash Instalment Plan. Without limiting our right to demand repayment at any time, we have the right to demand repayment in the following cases (or any of them):
         (1) the Card Account is cancelled or terminated for any reason (whether by you or by us);
         (2) you default in payment of any amount due under the Cardholder Agreement or these Terms and Conditions;
         (3) you breach any other provision of the Cardholder Agreement or these Terms and Conditions;
         (4) a bankruptcy petition is presented by or against you, or you are unable to pay your debts as they fall due; and
         (5) the Cash Instalment Plan is suspended or terminated by us for any reason.
   (b) <u>You are required to repay all indebtedness owing by you to us under the Cash Instalment Plan on demand.</u>
4. **No cancellation but may repay early**
   (a) You cannot cancel the Cash Instalment Plan after your application is approved by us, unless you repay in full the total amount of all remaining unpaid Withdrawal Amount and <u>pay an early repayment fee calculated at 2% of such outstanding Withdrawal Amount. You have to give us at least 14 working days' prior written notice of your intention to repay early.</u>
   (b) You must make early repayment in full. We do not accept partial early repayment.You cannot revoke a notice for early repayment without our consent. We will not refund any paid monthly handling fees even if you make early repayment.
5. **Monthly handling fees**
   <u>Upon approval of your application for the Cash Instalment Plan, we may charge a monthly handling fee (if applicable) on the Withdrawal Amount. The rate of the monthly handling fee is specified in the approval letter that we send you upon approval of your application.</u>
6. **Staff's remuneration**
   The remuneration for our sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is not determined solely on his financial performance. Sales staff's remuneration is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers.
7. **Variation of these Terms and Conditions**
   <u>We have the right to vary the monthly handling fee (if applicable) for the Cash Instalment Plan and these Terms and Conditions from time to time. We will give you prior notice in a manner we consider appropriate. You will be bound by a variation unless we actually receive full payment of all indebtedness owing by you under the Cash Instalment Plan before the date on which that variation takes effect. We also have the right to terminate or suspend (or both) the Cash Instalment Plan. We have the final decision on all matters and disputes relating to the Cash Instalment Plan.</u>
8. **Third party rights**
   No person other than you and us 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.
9. **Governing law, jurisdiction and version**
   (a) These Terms and Conditions are governed by and will be construed according to Hong Kong laws.
   (b) You submit to the non-exclusive jurisdiction of the Hong Kong courts.
   (c) The English version of these Terms and Conditions prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of these Terms and Conditions is for reference only.

Definitions

Cash Instalment Plan means the credit card cash instalment plan offered by us from time to time.

Card means the credit card issued to you as a primary cardholder and approved by us for the Cash Instalment Plan.

Card Account means the account established in respect of your Card for recording Card transactions and other items.

Credit Card Terms means the relevant credit card terms governing your Card.

Hong Kong means the Hong Kong Special Administrative Region of the People's Republic of China.

Instalment Period means the period of the Cash Instalment Plan specified by you on the application form and approved by us.

Repayment Amount is defined in Clause 2(b)(i).

we, us, our means The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns.

Withdrawal Amount is defined in Clause 2(a).

you or **your** means the person to whom we issue a Card.

Effective from 15 January 2023

Note: In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.

分期貸款產品資料概要
香港上海滙豐銀行有限公司（「本行」）

信用卡「現金套現」分期計劃
2024年7月

此乃分期貸款產品。
本概要所提供的利息、費用及收費等資料僅供參考，
分期貸款的最終條款以貸款確認書為準。

利率及利息支出	
實際年利率	• 詳情請參閱「滙豐財富管理及個人銀行業務服務費用簡介」（「服務費用簡介」）及信用卡條款。 • 如您在到期日或該日前已繳付信用卡結單結欠的全部款項，則毋須繳付任何財務費用。
逾期還款年化利率／ 就違約貸款收取的年化利率	本行將「現金套現」分期計劃之每月還款金額如一項購物簽賬交易於每月記賬入閣下的信用卡戶口，並在信用卡結單上顯示。 請您留意，「現金套現」分期計劃之每月分期本金的1%加上每月手續費之全數金額將包含在最低還款額中。如您在到期日或之前未繳付信用卡月結單結欠的全部款項，或閣下只繳付最低還款額，本行將按任何未償還的結餘額徵收財務費用，並根據「服務費用簡介」內之信用卡財務費用的指定利率及方式計算。 若您只繳付最低還款額，有關全數清還「現金套現」分期計劃所需的時間及合計支出詳情，可參閱滙豐網頁（借貸 > 使用您的信用卡 >「現金套現」分期計劃 > 常見問題）

費用及收費	
手續費	貸款金額：港幣100,000元

貸款期	6個月	12個月	24個月
實際年利率	18.01%	19.20%	19.42%
	就屬於您的實際年利率，請參照推廣期內的宣傳資料、本行網頁或致電本行熱線查詢。		

實際年利率是採用香港銀行公會所載的有關指引計算，並已被約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示出已包括所有適用的利率、手續費及收費。

逾期還款費用及收費	詳情請參閱「服務費用簡介」及信用卡條款。
提前還款／提前清償／ 贖回的收費	本金結欠的2% 於決定提前清還「現金套現」分期計劃前可參閱滙豐網頁（借貸 > 使用您的信用卡 >「現金套現」分期計劃 > 常見問題）
退票／退回自動轉賬 授權指示的收費	詳情請參閱「服務費用簡介」及信用卡條款。

其他資料

- 每月還款金額是由貸款金額及手續費之總和，除以所選擇之還款期。每期供款將收取相同之手續費。
- 貸款額最少為港幣2,000元
- 詳情可參閱滙豐網頁（借貸 > 使用您的信用卡 >「現金套現」分期計劃）
- 請留意本行並沒有委託任何第三方轉介「現金套現」分期計劃申請亦不會辦理任何由第三方在有利益安排下轉介的申請。如有查詢，請致電熱線2233 3000。
- 若您未能全數繳付「現金套現」分期計劃之每月分期本金，請根據您的情況考慮其他更適合您的貸款產品，或聯繫我們了解詳情。

最低還款額說明表

假設：
- 結欠為港幣20,000元
- 利率 = 每月2.65%（相當於購物簽賬的實際年利率為35.42%，而現金借貸的實際年利率為35.94%）
- 假設沒有新交易
- 假設沒有年費和其他費用
- 結單日期後第26日到期還款並假設於到期日或之前還款

以下例子只供參考，但必須符合上述的假設。如要計算適用於閣下特定情況的上述資料，您可透過本行網站上的信用卡還款計算機 [香港滙豐網站 > 借貸 > 使用您的信用卡 - 查看全部 > 信用卡還款計算機或到https://www.hsbc.com.hk/zh-hk/credit-cards/tools/repayment-calculator/] 並輸入總結欠銀碼，以取得較準確的資料。

假設您的信用卡沒有額外收費，而每個月繳付…	您償還港幣20,000元的欠款約需…	及預計需繳付之總額為…
只支付最低還款額（已包括每月分期本金之1%）	11.5年	港幣57,850元
港幣869元	3年	港幣31,279元（節省金額 = 港幣26,570元）

註：1. 實際年利率乃根據銀行營運守則提及的有關指引所列的一套準則計算，與實際適用於閣下信用卡戶口的實際年利率或有差異。

本資料概要的英文及中文版本如有任何不一致，概以英文版本為準。本資料概要的任何中文版本僅供參考。

借定唔借？還得到先好借！

由香港上海滙豐銀行有限公司刊發

Y24-U8-CAMH4010/KFS/BTI/C

HSBC

Key Facts Statement (KFS) for Instalment Loan

The Hongkong and Shanghai Banking Corporation Limited ("we" or "us")

Credit Card Cash Instalment Plan
July 2024

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.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR)	• Please refer to the "Bank tariff guide for HSBC Wealth and Personal Banking Customers" ("Tariff Guide") and the Credit Card Terms for details. • 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.
Annualised Overdue/ Default Interest Rate	We will bill each monthly Repayment Amount of Cash Instalment Plan to your Card Account on a monthly basis as a purchase transaction and show it on your Card statement. You need to be aware that only 1% of the monthly instalment principal amount plus full monthly handling fee of Cash Instalment Plan will be included in the minimum payment due. If you fail to pay the statement balance of your monthly Card statement in full, or if you only pay the minimum payment due on or before the due date of that statement, we will charge on the outstanding statement balance a finance charge at the interest rate applicable to credit card as specified in the "Tariff Guide". For details of time and total cost involved to fully repay the Cash Instalment Plan by making minimum payments only, please refer to our HSBC website (Borrowing > Use Your Credit Card > Cash Instalment Plan > Frequently Asked Questions)

Fees and Charges

Handling Fee	For a loan amount of HKD100,000:

Loan Tenor	6-month	12-month	24-month
APR	18.01%	19.20%	19.42%
	For your eligible APR, please refer to our promotional materials, HSBC website or call our Hotline for enquiry.		

The APR is calculated using method specified in relevant guidelines issued by The Hong Kong Association of Banks, and is rounded up or down to the nearest two decimal places. An APR is a reference rate, which includes all applicable interest rates, fees and charges of the product, expressed as an annualised rate.

Late Payment Fee and Charge	Please refer to the "Tariff Guide" and the Credit Card Terms for details.
Prepayment/Early Settlement/Redemption Fee	2% of outstanding principal amount Before you make request for early settlement of your Cash Instalment Plan, please refer to our HSBC website (Borrowing > Use Your Credit Card > Cash Instalment Plan > Frequently Asked Questions)
Returned Cheque/ Rejected Autopay Charge	Please refer to the "Tariff Guide" and the Credit Card Terms for details.

Additional Information

- The monthly Repayment Amount is calculated by dividing the aggregate of the Loan and all the handling fees by the relevant number of instalments. The same handling fee will be charged for each instalment.
- Minimum loan amount is HKD2,000
- For further information, please refer to our HSBC website (Borrowing > Use Your Credit Card > Cash Instalment Plan)
- Please note that we do not appoint any third parties to refer Cash Instalment Plan applications to us and will not process any application that was referred by a third party under beneficial arrangement. For enquiry, please call our hotline at 2233 3000.
- If you are unable to fully settle the monthly instalment amount of Cash Instalment Plan, please consider whether other lending option is more suitable for you based on your own circumstances, or contact us for details.

Illustrative Table For Minimum Payment

Assumptions:
- Outstanding Balance = HKD20,000
- Interest Rate = 2.65% per month (equivalent to an annualised percentage rate of 35.42% on purchase and 35.94% on cash advance)
- Assumed No new transaction
- Assumed No annual fee and other fees
- Repayments are due on the 26th day after the statement date and assumed that repayments are made on or before due date

The below table is based on the above assumptions for illustration only. To calculate the above information applicable to your specific case, you may visit our Bank website [via HSBC HK website > Borrowing > Use Your Credit Card - See all > Credit Card repayment calculator or via https://www.hsbc.com.hk/credit-cards/tools/repayment-calculator/] for an online credit card repayment calculator for customised information.

If you make no additional charges using this credit card and each month you pay…	You will pay off the outstanding balance of HKD20,000 in about …	And you will end up paying an estimated total of …
Only the minimum payment (Including 1% of monthly instalment principal amount)	11.5 years	HKD57,850
HKD869	3 years	HKD31,279 (Savings = HKD26,570)

Remark: 1. The APR is calculated based on a set of assumptions as set out in the relevant guidelines referred to in the Code of Banking Practice and the actual APR applied to your card account may be different.

The English version of this Key Facts Statement prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of this Key Facts Statement is for reference only.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited

Y24-U8-CAMH4010/KFS/BTI/E