汇丰

立即体验 - 以HSBC HK App申请「现金套现」分期计划

除签账外，汇丰信用卡亦可照顾您的周转需要。您可透过「现金套现」分期计划将信用卡的信用额套现，还款期长达60个月[1]；节省利息开支。于2025年5月15日至2025年6月11日期间申请，可享个人化每月手续费低至0.20%[2]及高达6个月手续费回赠。

- 成功申请优惠 — **全新贷款客户可享高达6个月手续费回赠；其他客户可享高达4个月手续费回赠**
- 递交入息证明副本 — **港币100元免找数签账额**[4]（请浏览 hsbc.com.hk/cipupload 上载有关文件）

申请简易：

- 填妥随附的申请表格，连同所须文件寄回：
  香港上海汇丰银行有限公司信用卡中心九龙深旺道一号第二座及第三座八楼

您亦可透过以下方法申请并即时得知申请结果[5]**：**

- 致电24小时申请热线[6] **2233 3051** 或
- 登入**HSBC HK App**[6]（个人网上理财用户适用）

1 可供选择之还款期包括6、12、18、24、30、36、42、48、54、60个月。有关其他还款期的实际年利率，请登入HSBC HK App或致电本行热线查询。

2 个人化每月手续费0.20%只适用于个别之特选客户及获批核之提款金额达指定要求及只供参考，手续费将根据汇丰不时就个别推广而厘定。推广期由2025年5月15日至2025年6月11日（包括首尾两日）。每月手续费0.20%之实际年利率如下：6个月分期为4.18%；12个月分期为4.49%；18个月分期为4.59%；24个月分期为4.64%；30个月分期为4.66%；36个月分期为4.67%；42个月分期为4.67%；48个月分期为4.66%；54个月分期为4.66%；60个月分期为4.65%。实际年利率是采用香港银行公会所载的有关指引计算，并已被约至小数后两个位。实际年利率是一个参考利率，以年化利率展示出已包括所有适用的利率、手续费及收费。每月手续费及实际年利率会根据个别客户的资格而有所不同。请致电申请热线或登入HSBC HK App查询属于您的每月手续费及实际年利率。提款金额最少为港币2,000元，最多为持卡人指定汇丰信用卡户口信用限额的100%。

3 于推广期内成功申请「现金套现」分期计划，可获享手续费回赠。
指定还款期及获批核提款金额可获享之手续费回赠：

全新贷款客户

(i) 若您于2022年5月15日至2025年5月14日期间(包括首尾两日)，并无持有或获批核任何分期「万应钱」、交税「万应钱」、循环「万应钱」、分期「万应钱」结馀转户计划、分期「万应钱」电动车贷款或「现金套现」分期计划；及

(ii) 于推广期内成功申请并获批核提款金额达港币30,000元或以上及选择指定还款期，可享高达6个月手续费回赠（最高为港币2,500元）。有关不同还款期可获得之手续费回赠如下：

获批核提款金额 (港币)	手续费回赠		
	24/30/36/42个月还款期	48/54个月还款期	60个月还款期
$30,000 或以上	2个月	3个月	6个月

其他客户

于推广期内成功申请并获批核提款金额达港币30,000元或以上及选择指定还款期，可享高达4个月手续费回赠（最高为港币2,500元）。有关不同还款期可获得之手续费回赠如下：

获批核提款金额 (港币)	手续费回赠		
	24/30/36/42个月还款期	48/54个月还款期	60个月还款期
$30,000 或以上	1个月	2个月	4个月

4 持卡人必须于推广期内获批核港币30,000元或以上的提款金额，并透过以下之入息证明副本递交途径递交相关文件，可享港币100元免找数签账额。有关条款及细则，请浏览 hsbc.com.hk/cip。

递交入息证明副本途径

- 登入香港汇丰流动理财应用程式并透过以下途径前往上载页面：
  - 透过申请确认页面的提示
  - 前往信用卡户口详情页面，选择「申请或查阅『现金套现』分期计划」
  - 点选应用程式首页或信用卡户口详情页面的横幅
- 前往汇丰网站 hsbc.com.hk/cipupload 然后根据指示填写所需资料及递交需要的文件。
- 您亦可将信用卡号码写于证明文件副本上并
  - 邮寄至香港九龙深旺道一号汇丰中心第二座及第三座八楼，香港上海汇丰银行有限公司收；或
  - 交回至任何汇丰分行

所需入息证明副本

请提供下述文件的影印本（持卡人提交的一切文件将不予退回）：

- 明确列出过去一个月（非固定收入者*则至少三个月）的每月薪金收入及其他收入进账（如适用）的银行月结单或存摺；或
- 如您的银行月结单或存摺未能明确列出您的每月薪金收入，本行仍需要您提供能够显示过去一个月（非固定收入者*则至少三个月）的每月薪金收入的银行月结单或存摺及以下任何一项文件：
  - 最近一年由税务局发出的评税通知书
  - 过去三个月内发出的受雇证明文件（显示雇主／公司名称及盖章、工作职位、每月薪金详情）
  - 过去三个月内发出显示雇主／公司名称的发薪单据

* 非固定收入者包括以兼职、佣金或利润分享为收入的非固定收入申请人。

5 系统会在以下时段内即时处理您的申请：周一至周五：09:00至20:00；周六：09:00至17:00；周日及公众假期：09:00至24:00。

6 只适用于将整笔提款金额转账至持卡人之汇丰个人银行户口的申请。

注：有关此计划的条款及细则和产品资料概要，请参阅随附单张。如有任何查询，请致电信用卡优惠热线2748 8033。

借定唔借？还得到先好借！

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

汇丰「现金套现」分期计划申请表格

指定汇丰信用卡户口

请选择还款期 ☐6个月 ☐12个月 ☐18个月 ☐24个月 ☐30个月 ☐36个月 ☐42个月 ☐48个月 ☐54个月 ☐60个月

注：如持卡人没有选择还款期，汇丰将以24个月还款期处理其申请。

贷款用途 ☐私人用途 ☐偿还债务 ☐家居装修 ☐旅游 ☐进修 ☐婚礼 ☐医疗费用 ☐缴税 ☐按揭首期 ☐其他：_____

请将所批核的金额存入以下指定个人银行户口

	银行户口号码	要求金额[1]
汇丰银行户口号码		港币 元
其他银行户口号码[2]		港币 元

关系申报

申请人是否为香港上海汇丰银行有限公司（汇丰）、其分行、其附属公司或其联属公司不论在香港境内或境外（例如恒生银行），或汇丰能对其行使控制的其他实体的董事／雇员*／控权人*／小股东控权人*的亲属*？

☐ 否，倘这些资料不再真实正确，本人同意尽速以书面通知贵行。

☐ 是［请填上亲属的英文全名：_____。关系：_____。］

申请人是否为香港上海汇丰银行有限公司（汇丰）、其分行、其附属公司或其联属公司不论在香港境内或境外，或汇丰能对其行使控制的其他实体的董事／雇员／控权人／小股东控权人？

☐ 否，倘这些资料不再真实正确，本人同意尽速以书面通知贵行。

☐ 是［请填上职员号码：_____。］

如申请人就以上的问题的回答为「是」，请提供汇丰、其分行及其附属公司对以下人士／机构的无保证风险承担总额：

1.阁下；2.对任何申请人所控制或申请人以董事、合夥人、经理或代理人的身份而具有权益的商号、合夥或非上市公司；及3.对任何申请人作为担保人的个别人士、商号、合夥或非上市公司

港币_____元

本人确认本人已获得以上提及的人士的同意提供其资料给汇丰、其分行及其附属公司以便汇丰能够遵守《银行业条例》、《银行业（风险承担限度）规则》及／或不时在任何司法管辖区的其他类似法律及规定及／或对监管机构作出的相关承诺。

本人授权汇丰的分行及附属公司披露其对本人／我们的无保证风险承担的资料以便汇丰核实本人提供的资料。

* 备注：阁下可向本行查询有关定义及以上所提及机构的名单。

收入及信贷资料声明

(i) 月薪：港币_____元。

(ii) 您是否于汇丰以外拥有其他有抵押贷款（包括按揭）[†]? ☐ 否 ☐ 是［请填写您最近之每月供款总额：港币_____元。］

(iii) 您是否拥有其他财务机构（银行除外）的无抵押贷款[‡]? ☐ 否 ☐ 是［请填写您最近之每月供款总额：港币_____元。］

(iv) 您是否于汇丰以外正在申请其他无抵押贷款[‡]? ☐ 否 ☐ 是［请填写您最近之每月供款总额：港币_____元。］

† 抵押贷款包括楼宇按揭、抵押透支和抵押贷款。

‡ 无抵押信贷包括信用卡、循环信用贷款、无抵押透支和无抵押贷款。

1 有关要求金额必须最少为港币2,000元，最多可高达持卡人指定汇丰信用卡户口信用限额的100%。申请此分期计划的持卡人，无论申请成功与否，将被视为已同意汇丰可酌情按持卡人要求的金额而提升其指定汇丰信用卡户口的信用限额。汇丰将以书面通知持卡人此分期计划及信用限额调整（如适用）的申请审批结果。持卡人最终获批核的提款金额及其指定汇丰信用卡户口信用限额的调整，由汇丰全权决定。

2 请附上有关信用卡户口最近期月结单或显示持卡人姓名及户口号码的个人银行户口资料副本（汇丰银行户口除外）。

注：汇丰将根据一般信贷评估方式审批有关分期计划的申请，并有权批准或拒绝任何申请或批准比申请要求较低的提款金额而毋须提供任何理由及毋须事先通知持卡人。倘若每月手续费利率及实际年利率因最终获批核的提款金额而有所改变，汇丰将联络持卡人确认批核结果。请不时更新您于银行纪录的地址、电话号码及电邮等联络资料，以便本行在有需要时联络您跟进此项申请。如您想更改有关联络资料，请使用个人网上理财的更改个人资料及地址功能或到分行填写有关表格。

声明：

本人明白汇丰并没有委托任何第三方转介「现金套现」分期计划申请至汇丰且确认是次申请并非由第三方在有利益安排下转介。本人证明上述资料属正确及完整。本人已详阅并同意受本计划的条款及细则和产品资料概要所约束。

持卡人签署 _____ 日期 _____

银行专用

Remarks K41

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

借定唔借？还得到先好借！

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「现金套现」分期计划条款及细则（适用于个人信用卡持卡人）

1. 参与「现金套现」分期计划的资格

(a) 阁下须持有本行发出的个人基本信用卡方可申请「现金套现」分期计划。非港币个人基本信用卡、附属信用卡、联营卡、大专学生信用卡、汇财金卡－学生卡、优惠卡或银联双币信用卡或汇丰Pulse银联双币钻石卡的人民币子户口均不可参与「现金套现」分期计划。

(b)「现金套现」分期计划的提供受本条款及细则（为信用卡条款的附加及补充条款）规限。阁下以任何方式申请「现金套现」分期计划，即被视为已全面接受本条款及细则及信用卡条款（经补充）并受其约束。如本条款及细则的规定与信用卡条款的规定有任何不一致，概以本条款及细则为准。

(c) 阁下同意本行有权随时及不时决定与任何其他人士或来源获取及核实有关阁下的资料。尤其阁下同意，为考虑可能提高、降低或修订信用卡户口的信用限额，本行有权：

(i) 随时向任何信贷资料机构进行查阅；及

(ii) 进行信贷覆核及最少每月向信贷资料机构获取资料。

(d) 本行会按本行惯常信贷评估方式决定是否批核阁下的「现金套现」分期计划申请。本行有权批核或拒绝阁下的申请或批核比阁下在申请中要求较低的提款金额而无需给予任何理由或事先通知。如阁下在本行持有的任何信用卡户口在当月有逾期欠款记录，本行有权拒绝阁下的申请。本行不会接受阁下在申请中要求将在本行持有的信用卡户口中未清还的结欠转至此分期计划。

2. 范围及操作

(a) 本行会就每宗「现金套现」分期计划申请设定提款金额的最低及最高限额。本行会在不时就有关「现金套现」分期计划提供的宣传单张、网页或其他通知中指定该等限额。阁下申请「现金套现」分期计划即被视为已同意本行可在考虑阁下在申请中要求的提款金额后提高信用卡户口的信用限额。本行会以邮寄方式通知阁下 (i) 申请结果、(ii) 信用限额的调整（如适用）及 (iii) 获批核的「现金套现」分期计划的提款金额（「**提款金额**」）（如适用）。本行就信用卡户口信用限额的调整及提款金额的批核有最终决定权。

(b) 如本行批核阁下的「现金套现」分期计划申请：

(i) 本行会从信用卡户口信用限额扣起相等于 (1) 提款金额及 (2) 整段供款期内所有应缴付的每月手续费的总金额。本行会以提款金额除以供款期内的月数再加适用的每月手续费计算每期供款的还款金额（合称「**还款金额**」）。信用卡户口的信用限额会随本行实际收到还款金额后回升；

(ii) 本行会在收到为处理阁下的申请所需的所有资料及文件后一次过将提款金额存入或转账至阁下在申请中指定的银行户口或信用卡户口。为此目的而言：

(1) 该银行户口必须是阁下以个人名义在本行或香港境内其他金融机构维持的港币户口；及

(2) 该信用卡户口必须是阁下以基本卡持卡人身分在香港境内的其他金融机构或信用卡公司维持的港币信用卡户口；及

(iii) 此外，本行亦可以支票方式或透过结算所自动转账系统（CHATS）转账提款金额至指定的银行户口或信用卡户口。

(c) 本行会把每期还款金额如一项交易每月记账入阁下的信用卡户口并在信用卡结单上显示。当本行批核阁下的「现金套现」分期计划申请时会把首次还款金额记账入阁下的信用卡户口，并在批核后的首张信用卡结单上显示。

(d) 阁下应确保在任何时候 (i) 提款金额，(ii) 所有应缴付的每月手续费，及 (iii) 阁下信用卡户口所有其他未清还的结欠（包括所有未记账的结欠）的总金额不超过阁下信用卡户口的获批信用限额。

(e) 直至本行已按上列 (b) 段转账提款金额予阁下，阁下必须就申请中指定的银行户口或信用卡户口以正常方式继续还款（及缴付任何财务费用）。本行就阁下由于或有关「现金套现」分期计划申请而招致的任何财务费用及其他费用无需负责。

(f) 提款金额将不获享任何「奖赏钱」。

(g) 本行不会退回就「现金套现」分期计划申请向本行提交的文件（包括申请表格）。

3. 本行的凌驾性权利

(a) 即使本行批核阁下的「现金套现」分期计划申请或本条款及细则或信用卡持卡人合约另有条文，本行有权随时：

(i) 将所有剩馀未清还并未记账入信用卡户口的提款金额的总金额及其他利息、费用及收费（如适用）全数记账入信用卡户口；及

(ii) 要求阁下立即全数清还在「现金套现」分期计划下欠本行的所有债务。在不限制本行可随时要求阁下还款的权利的情况下，在下列情况（或任何一项）本行有权提出还款要求：

(1) 不论阁下或本行因任何理由取消或终止信用卡户口；

(2) 阁下未有缴付信用卡持卡人合约或本条款及细则下任何到期的金额；

(3) 阁下违反信用卡持卡人合约或本条款及细则的任何其他条文；

(4) 阁下提出破产申请或被入禀破产，或阁下未能清还到期的债务；及

(5) 本行因任何理由暂停或终止「现金套现」分期计划。

(b) 阁下须按本行要求清还在「现金套现」分期计划下欠本行的所有债务。

4. 不可取消但可提前还款

(a) 阁下的「现金套现」分期计划申请一经本行批核即不可取消，除非阁下全数清还所有剩馀未清还的提款金额及缴付相等于该未清还的提款金额之百份之二的提前还款费用。阁下须给予本行最少14个工作天的提前还款的事先书面通知。

(b) 阁下必须提前全数还款。本行不接受提前部分还款。提前还款通知一经发出，如无本行同意不可撤回。即使阁下提前还款，本行亦不会退回任何已缴付的每月手续费。

5. 每月手续费

当本行批核阁下的「现金套现」分期计划申请后，本行可就提款金额收取每月手续费（如适用）。本行会在批核阁下的申请后寄给阁下的批核通知书中指定每月手续费。

6. 销售人员薪酬

本行销售人员的薪酬基于其整体表现并参考多种因素而厘定，并不单纯按其财务表现来决定。为鼓励销售人员与客户建立深厚、持久及互利的关系，其薪酬会不时检讨。

7. 更改本条款及细则

本行有权不时更改「现金套现」分期计划的每月手续费（如适用）及本条款及细则。本行会以本行认为适当的方式给予阁下事先通知。除非本行于更改生效日期前实际收到在「现金套现」分期计划下阁下欠本行的所有债务，阁下须受有关更改约束。本行亦有权终止或暂停（或两者）「现金套现」分期计划。本行就与「现金套现」分期计划相关的所有事宜及争议有最终决定权。

8. 第三者权利

除阁下及本行以外，并无其他人士有权按《合约（第三者权利）条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。

9. 管辖法律、管辖权及版本

(a) 本条款及细则受香港法律管辖并按其诠释。

(b) 阁下服从香港法院的非专有管辖权。

(c) 本条款及细则的英文及中文版本如有任何不一致，概以英文版本为准。本条款及细则的任何中文版本仅供参考。

定义

「现金套现」分期计划指由本行不时提供的信用卡「现金套现」分期计划。

信用卡指向阁下以基本卡持卡人身分发出并由本行核准参与「现金套现」分期计划的信用卡。

信用卡户口指就阁下信用卡设立以供记录信用卡交易及其他项目的户口。

信用卡条款指规管阁下信用卡的相关信用卡条款。

香港指中华人民共和国香港特别行政区。

供款期指阁下在申请表上指定并已获本行批核的「现金套现」分期计划期间。

还款金额的定义见第2 (b) (i) 条。

本行或**本行的**指香港上海汇丰银行有限公司及其继承人及受让人。

提款金额的定义见第2 (a) 条。

阁下或**阁下的**指获本行发出信用卡的人士。

由2023年1月15日起生效

（注意：如中文译本与英文本在文义上出现分歧，概以英文本为准。）

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.

汇丰

分期贷款产品资料概要

香港上海汇丰银行有限公司（「本行」）

信用卡「现金套现」分期计划
2024年7月

此乃分期贷款产品。
本概要所提供的利息、费用及收费等资料仅供参考，
分期贷款的最终条款以贷款确认书为准。

利率及利息支出

实际年利率	• 详情请参阅「汇丰财富管理及个人银行业务服务费用简介」（「服务费用简介」）及信用卡条款。 • 如您在到期日或该日前已缴付信用卡结单结欠的全部款项，则毋须缴付任何财务费用。
逾期还款年化利率／ 就违约贷款收取的年化利率	本行将「现金套现」分期计划之每月还款金额如一项购物签账交易于每月记账入阁下的信用卡户口，并在信用卡结单上显示。 请您留意，「现金套现」分期计划之每月分期本金的1%加上每月手续费之全数金额将包含在最低还款额中。如您在到期日或之前未缴付信用卡月结单结欠的全部款项，或阁下只缴付最低还款额，本行将按任何未偿还的结馀额徵收财务费用，并根据「服务费用简介」内之信用卡财务费用的指定利率及方式计算。 若您只缴付最低还款额，有关全数清还「现金套现」分期计划所需的时间及合计支出详情，可参阅汇丰网页（借贷 > 使用您的信用卡 >「现金套现」分期计划 > 常见问题）

费用及收费

手续费

贷款金额：港币100,000元

贷款期	6个月	12个月	24个月
实际年利率	18.01%	19.20%	19.42%
	就属于您的实际年利率，请参照推广期内的宣传资料、本行网页或致电本行热线查询。		

实际年利率是采用香港银行公会所载的有关指引计算，并已被约至小数后两个位。实际年利率是一个参考利率，以年化利率展示出已包括所有适用的利率、手续费及收费。

逾期还款费用及收费	详情请参阅「服务费用简介」及信用卡条款。
提前还款／提前清偿／ 赎回的收费	本金结欠的2% 于决定提前清还「现金套现」分期计划前可参阅汇丰网页（借贷 > 使用您的信用卡 >「现金套现」分期计划 > 常见问题）
退票／退回自动转账 授权指示的收费	详情请参阅「服务费用简介」及信用卡条款。

其他资料

- 每月还款金额是由贷款金额及手续费之总和，除以所选择之还款期。每期供款将收取相同之手续费。
- 贷款额最少为港币2,000元
- 详情可参阅汇丰网页（借贷 > 使用您的信用卡 >「现金套现」分期计划）
- 请留意本行并没有委托任何第三方转介「现金套现」分期计划申请亦不会办理任何由第三方在有利益安排下转介的申请。如有查询，请致电热线2233 3000。
- 若您未能全数缴付「现金套现」分期计划之每月分期本金，请根据您的情况考虑其他更适合您的贷款产品，或联系我们了解详情。

最低还款额说明表

假设：
- 结欠为港币20,000元
- 利率 = 每月2.65%（相当于购物签账的实际年利率为35.42%，而现金借贷的实际年利率为35.94%）
- 假设没有新交易
- 假设没有年费和其他费用
- 结单日期后第26日到期还款并假设于到期日或之前还款

以下例子只供参考，但必须符合上述的假设。如要计算适用于阁下特定情况的上述资料，您可透过本行网站上的信用卡还款计算机 [香港汇丰网站 > 借贷 > 使用您的信用卡 - 查看全部 > 信用卡还款计算机或到https://www.hsbc.com.hk/zh-hk/credit-cards/tools/repayment-calculator/] 并输入总结欠银码，以取得较准确的资料。

假设您的信用卡没有额外收费，而每个月缴付…	您偿还港币20,000元的欠款约需…	及预计需缴付之总额为…
只支付最低还款额（已包括每月分期本金之1%）	11.5年	港币57,850元
港币869元	3年	港币31,279元（节省金额 = 港币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？还得到先好借！

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