

# 星展銀行（香港）有限公司

## 「迅用錢」計劃之使用條款

### 接納

1. 不論你是透過書面形式、電話或其他星展銀行（香港）有限公司（以下簡稱「本行」）不時認為適合的方法申請「迅用錢」（「該貸款」）均被認為已接受以下所列之各項使用條款，以及你較早前已接受適用之信用卡使用條款。
2. 本貸款之批核需視乎賬戶狀況及可用信貸額而定。本行可絕對酌情決定接納本申請與否。成功申請者將獲專函通知有關該貸款之細則。本行獲授權將該貸款撥入你指定的銀行賬戶。

### 貸款金額

3. 本行會在該貸款的宣傳單張上列明每次申請之最低貸款限額。
4. 每次申請之總貸款額不得超過該貸款的宣傳單張上列明之最高限額（「最高貸款限額」）。
5. 貸款金額（連同以下第10項所容許之任何新增貸款）必須為HK\$1,000的倍數。
6. 貸款金額將不獲享積分獎賞／現金回贈／*COMPASS*「即享錢」或其他獎賞／優惠計劃。

### 利息

7. 該貸款之利息計算是按印於申請表格、宣傳單張或其他不時由本行發出的通知上之利息率計算。該利息率會於該貸款發放日固定並維持不變。適用之利息率將會在貸款確認信內顯示。
8. 利息按月計算。每期還款額相等於貸款金額連同利息全數除以還款期數，並將於每月從有關信用卡賬戶（「該賬戶」）扣除。你須於還款日或之前繳付每期還款額全數。本行可全權決定將定期還款金額分配於本金、利息及收費（如適用）。
9. 每月之還款額、利息率、貸款金額及有關該貸款之還款期數於該貸款批核後概不得修改。若該貸款獲批核，以上資料將會在發出的貸款確認信內顯示。
10. 該貸款金額連全數利息將會從該賬戶之可用信貸額中扣減。你可申請該貸款超過1次，惟貸款金額必須維持在「迅用錢」計劃所訂之最高貸款限額之內。
11. 首期還款額會於該貸款提取後下1個工作天從該賬戶扣除，並於下期結單到期繳款日到期償還。

### 費用

12. 如你於到期繳款日或之前全數繳付該賬戶結單上顯示的總結欠，則不會另外收取財務費用。然而，如在該日期仍未收妥該賬戶結單上總結欠之全部款項，則按計算零售交易的一般財務費用的方式收取財務費用，直至全數清付該賬戶之總結欠為止。所有財務費用均按日計算及累積。
13. 你須支付本行所有刊載於本行的收費表（你可向本行的分行或致電客戶服務熱線索取該收費表或瀏覽本行網頁）或不時由本行發出的其他通知上適用於「迅用錢」計劃之費用及收費。

### 提早還款

14. 本行須於建議還款日期最少七天前接獲提早還款的書面通知，方會批准提早還款，你須繳付提早還款手續費。惟你須先繳付該貸款之餘額及計算至下一期之利息。

### 終止貸款

15. 不論任何原因，若該賬戶一經取消，該貸款餘額及利息應立即全數繳付。倘你提出終止使用該賬戶，則須支付手續費（相當於提早還款之手續費）。
16. 如任何還款額逾期償還，本行保留權利取消該貸款及將總結欠從該賬戶扣除。

### 修訂

17. 本行有權拒絕你該貸款之申請及隨時修訂條款及細則，並將按照銀行營運守則，於30日前發出書面通知；並保留任何爭議之最終決定權。

### 法律

18. 本使用條款受香港特別行政區法律管轄。如中文譯本與英文有異，應以英文為準。

# **DBS Bank (Hong Kong) Limited**

## **Terms and Conditions of "Call-a-loan" Service**

### **Acceptance**

1. Your request for "Call-a-loan" Service (the "Loan"), either in writing, by telephone or through other means as DBS Bank (Hong Kong) Limited ("the Bank") considers appropriate from time to time, will be deemed to be acceptance of these terms and conditions which shall operate in addition to the applicable credit card terms and conditions which you have previously accepted and agreed.
2. Loan availability is subject to account status checking, then available credit limit and final acceptance by the Bank at its absolute discretion. Successful applicants will be notified in writing. The Bank is authorised to credit the Loan to your nominated bank account(s).

### **Loan Amount**

3. The Bank will set a minimum limit on the Loan amount for each Loan application which will be stated on the marketing materials of the Loan programme.
4. The Loan amount for each Loan application must not exceed the maximum limit stated on the marketing materials of the Loan programme (the "Maximum Loan Limit").
5. The Loan amount (together with any additional Loan allowed under paragraph 10 below) must be a multiple of HK\$1,000.
6. The Loan amount is not eligible for bonus point / cash rebate / COMPASS Dollar or other reward or benefit scheme.

### **Interest**

7. Interest on the Loan is charged according to the rate(s) printed on the application form, marketing materials or other notices provided by the Bank from time to time. The interest rate is set at the time when the Loan is drawn and remains unchanged. The interest rate applicable will be shown on the Loan confirmation.
8. Interest is calculated on a monthly basis. Each instalment is equal to the full Loan amount plus the total interest divided by number of instalments and will be debited monthly from the relevant credit card account (the "Account"). You shall, on or before each repayment date, pay the Bank the full instalment amount. The Bank may apportion the periodic repayments between principal, interest and fees (as applicable) as the Bank shall at its discretion determine.
9. The monthly instalment amount, the interest rate, the amounts of the Loan and the term of the Loan may not be altered after the Loan has been approved. These will be shown in the Loan confirmation issued if the Loan is approved.
10. The full Loan amount plus interest will be withheld from the available credit of the Account. You can obtain more than one Loan as long as the Loan amount remains within the Maximum Loan Limit under the Loan programme.
11. The first instalment will be normally debited from the Account on the next business day after Loan drawdown and become due on the next statement due date.

### **Charges**

12. No additional finance charge will be applied if you pay the full amount shown on the Account statement on or before the due date. However, if the entire amount stated in any Account statement is not received in full by the payment due date, the usual finance charge for retail transaction will be applied until full payment is credited to the Account. All finance charges will be calculated and accrued on a daily basis.
13. You shall pay the Bank all applicable fees and charges as stipulated in the Bank's Fee Schedule (available on request from its branches, Customer Services Hotline and website) or other notices provided by the Bank from time to time.

### **Early Repayment**

14. Early repayment is permitted subject to a handling charge and upon written request that should be received by the Bank at least seven days before the proposed date of prepayment. You should first pay all outstanding principal amount of the Loan and interest up to the next monthly repayment date.

### **Termination of Loan**

15. The total outstanding Loan and interest will become immediately due and payable upon cancellation of the Account for whatever reason. The handling charge (equal to the handling charge for early repayment) will apply if the termination of the Account is initiated by you.
16. The Bank reserves the right to foreclose the Loan and debit the entire outstanding amount to the Account if any instalments are overdue.

### **Amendments**

17. The Bank reserves the right to reject any Loan application and may change these terms and conditions from time to time, where recommended by the Code of Banking Practice, 30 days prior written notice will be given; and reserves the final decision on all matters and disputes.

### **Law**

18. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administration Region. In case of inconsistencies between the Chinese and English version, the English version of these terms and conditions shall prevail.