

# 星展銀行(香港)有限公司

## 分期貸款產品資料概要

星展銀行(香港)有限公司(「銀行」)

迅用錢 / Flexi-Cash

2017年10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，  
迅用錢 / Flexi-Cash 的最終條款以貸款確認信為準。

### 利率及利息支出

實際年利率	貸款金額：HK\$100,000			
	貸款期	6個月	12個月	24個月
	實際年利率(或 實際年利率範圍)	3.88%	3.88%	3.88%

實際年利率是一個參考利率，以年化利率表示產品的基本利率。除利息外，本產品並無收取其他費用及收費。在此列出的實際年利率只供參考，適用於客戶的實際年利率按其財政狀況而定，並由銀行全權決定

### 逾期還款年化利率 / 就違約貸款收取的 年化利率 (此為信用卡收費表中 所指的財務費用)

每月還款額於每月從有關信用卡戶口扣除，並於每月結單的到期繳款日到期繳付。如未能在到期時全數繳付每月還款額，未償還的每月還款額按不時適用於客戶的信用卡戶口的有關息率由該每月還款額的記賬日期起每日累計利息，直至未償還的每月還款額全數清還為止。適用於信用卡戶口的息率可能為標準年息或調整利率(定義見信用卡收費表)，視乎信用卡戶口的狀況而定。請參閱信用卡的重要資料概要以了解標準年息及調整利率於何時適用

### 費用及收費

手續費	銀行不收取此費用
逾期還款費用及收費	銀行不收取此費用，請同時參閱「其它資料」欄內的資訊
提前還款 / 提前清償 / 贖回的收費	銀行不收取此費用，不過如客戶提早還款，仍須支付餘下還款期內原應支付的利息，此等利息包含在每月還款額內
退票 / 退回自動轉賬授權指示的收費	銀行不收取此費用，請同時參閱「其它資料」欄內的資訊

提示：借定唔借？還得到先好借！

### 其他資料

本產品只提供予信用卡的主要持卡人。如客戶申請本產品時並無持有任何信用卡的主卡，客戶必須同時申請信用卡。除上述的利率外，客戶亦受適用於信用卡的利率及其他有關的費用及收費約束。因此客戶請同時細閱信用卡的重要資料概要、條款及細則及收費表

每月還款額根據 78 法則分配於本金及利息。客戶可參考載於香港金融管理局網頁的「消費者教育推廣計劃—私人貸款」([www.hkma.gov.hk](http://www.hkma.gov.hk) > 其他資訊 > 消費者教育推廣計劃 > 私人貸款)，了解有關 78 法則的詳情

## 星展銀行(香港)有限公司

### 信用卡分期貸款之條款及細則

本信用卡分期貸款之條款及細則(「本條款及細則」)適用於持有由星展銀行(香港)有限公司(「本行」，包括其繼承人及受讓人)發出之信用卡(「信用卡」)並申請及/或提取由本行提供之「迅用錢」/「找數易」/ CV+ Flexi-Cash(「貸款」)之持卡人。在申請貸款前，請細閱本條款及細則。

本條款及細則附加於有關信用卡之使用條款及細則。除非本條款及細則另有定義，否則本條款及細則所用之字眼及詞句與適用信用卡使用條款及細則所定義之字眼及詞句具有相同意思。就貸款而言，如本條款及細則與適用信用卡使用條款及細則有任何抵觸，一概以前者為準。

### 申請及接納

1. 你可透過書面、網上、電話或本行不時指定之其他方法申請貸款。申請一經提出，你將被視為已接納本條款及細則並同意受其約束。
2. 貸款之批核須視乎信用卡的戶口狀況及可用信用額而定，本行有絕對酌情權決定批核與否。
3. 當貸款之申請獲批核後，本行將向你發出載有適用於貸款之附加條款及細則之書面確認(「確認信」)。貸款之提供及取用將受本條款及細則及確認信所規限。
4. 確認信上所載條款，包括但不限於貸款金額、利率及每月還款額(定義見下文)，於貸款期內概不得更改。

### 貸款金額

5. 本行保留權利為每項貸款申請設定最低金額，每次申請之貸款額均不可超逾可用信用額。
6. 獲批核之貸款金額將列明於確認信內，你授權本行將該貸款金額撥入你指定的戶口。

7. 你於信用卡提取之貸款將不獲享適用於信用卡之任何獎賞或優惠計劃下之獎賞或回贈。

## 手續費

8. 本行保留權利就每項成功申請之貸款收取手續費，你授權本行直接從有關信用卡戶口扣除有關手續費。

## 利息

9. 於整個貸款期內，貸款之利息根據確認信上之利率按月計算及收取。

## 還款

10. 你須每月分期向本行償還貸款直至貸款金額連同應付利息（「還款金額」）已全數償還予本行。
11. 分期期數將列載於確認信內，每期還款額相等於還款金額除以分期期數（「每月還款額」）。每月還款額將於每月從有關信用卡戶口（或你其後在本行開立以取代或代替原有信用卡戶口之其他信用卡戶口）扣除及顯示於有關信用卡之月結單上。每月還款額根據適用信用卡使用條款及細則於每月結單的到期繳款日（「還款日期」）到期繳付。你須於每個還款日期或之前於信用卡戶口存入足夠金額以償還每月還款額予本行。本行可於其認為適當的情況下全權酌情決定將每月還款額分配於本金、利息及收費（如有）。
12. 首期每月還款額一般會於貸款提取當日或下一個工作天從信用卡戶口扣除，並顯示於有關月結單上。
13. 還款金額將會從信用卡戶口之可用信用額中扣減。你可申請多於一筆貸款，惟所有貸款金額合計不可超逾可用信用額。

## 費用

14. 你須根據適用信用卡使用條款及細則支付逾期費用及財務費用。如你於任何月結單的到期繳款日或之前未能全數繳付最低付款額，你須支付逾期費用；如你於任何月結單的到期繳款日或之前未能全數繳付結單總結欠，你須支付財務費用。就計算財務費用而言，已記賬於信用卡戶口而未清還之每月還款額將按實際年利率對照表所載適用之標準年息由該每月還款額的記賬日期起計算財務費用。

## 提早還款

15. 如你欲提早全數清還還款金額，你須於建議還款日期最少七天前向本行提交書面申請，本行保留批准與否之權利。
16. 即使你選擇提早還款，你仍須支付餘下貸款期原應支付之利息。
17. 如本行批准你提早還款，還款金額的全數餘額將即時到期繳付。

## 修訂

18. 本行有權按照《銀行營運守則》的適用規定不時修訂本條款及細則。

## 終止貸款

19. 本行保留權利隨時因任何原因終止貸款而不作通知。一旦貸款被本行終止，你授權本行於信用卡戶口全數扣除尚未償還之還款金額，及你將於本行提出要求後償還還款金額之全部餘額及任何適用之費用或收費。
20. 不論任何原因，若信用卡一經終止或取消，還款金額之全部餘額及任何適用之費用或收費將即時到期繳付。

## 語文

21. 本條款及細則之中、英文本如有歧義，概以英文本為準。如有爭議，本行保留最終決定權。

生效日期：2012年11月22日

## DBS Bank (Hong Kong) Limited

### Key Facts Statement (KFS) for Instalment Loan

DBS Bank (Hong Kong) Limited (the "Bank")

Call-a-loan / Flexi Cash  
October 2017

**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 loan confirmation letter for the final terms of your Call-a-loan / Flexi Cash.**

#### Interest Rates and Interest Charges

##### Annualised Percentage Rate (APR)

For a loan amount of HK\$100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	3.88%	3.88%	3.88%

An APR is a reference rate which includes the basic interest rates of a product expressed as an annualised rate. Besides interest, no other fees and charges are applicable for this product. The APR quoted here is for reference only. The APR applicable to a customer is subject to his/her financial condition and is solely determined by the Bank.

##### Annualised Overdue/ Default Interest Rate (This is the Finance Charge referred to in Credit Card Fee Schedule)

The Monthly Instalment Amount is debited each month from the relevant Card account and becomes due and payable on the payment due date of that statement.

If the Monthly Instalment Amount is not paid in full when due, interest is accrued daily on the unpaid Monthly Instalment Amount from the date the Monthly Instalment Amount is posted to the Card account at the interest rate applicable to the customer's relevant Card account from time to time until the unpaid Monthly Instalment Amount is paid in full.

The interest rate applicable to a relevant Card account may be the Standard Annual Rate or the Adjusted Interest Rate (as defined in Credit Card Fee Schedule) depends on the status of the Credit Card account. Please refer to the Key Facts Statement for Credit Card to understand when the Standard Annual Rate and the Adjusted Interest Rate apply.

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

#### Fees and Charges

<b>Handling Fee</b>	No such fee is charged by the Bank
<b>Late Payment Fee and Charge</b>	No such fee is charged by the Bank, please read the information in the "Additional Information" column at the same time
<b>Prepayment / Early Settlement/ Redemption Fee</b>	No such fee is charged by the Bank, however if customer early repays the loan, interest payable for the remaining term of the loan, which is embedded in the Monthly Instalment Amount shall still be payable
<b>Returned Cheque / Rejected Autopay Charge</b>	No such fee is charged by the Bank, please read the information in the "Additional Information" column at the same time

#### Additional Information

This product is only offered to the principal holders of DBS credit cards. If customers do not have any DBS credit cards when applying this product, they must apply for DBS credit cards at the same time. Besides the interest rates stated above, customers are subject to the interest rate and other relevant fees and charges applicable to DBS credit card. Hence customers are advised to read the Key Facts Statement, terms and conditions and fee schedule of DBS Credit Card in conjunction with this KFS.

The apportionment of each Monthly Instalment Amount between principal and interest is based on Rule of 78. Customer may refer to "Consumer Education Programme – Personal Loans" on HKMA website ([www.hkma.gov.hk](http://www.hkma.gov.hk) > Other Information > Consumer Education Programme > Personal Loans ) for details about Rule of 78.

### DBS Bank (Hong Kong) Limited Card Instalment Loan Terms and Conditions

**These Card Instalment Loan Terms and Conditions ("Terms and Conditions") shall apply to holders of the credit card (the "Card") issued by DBS Bank (Hong Kong) Limited (the "Bank", which expression shall include its successors and assigns) who apply for and/or drawdown a loan under Call-a-loan / ecPayment / CV+ Flexi Cash (the "Loan") granted by the Bank. Please read these Terms and Conditions carefully before you apply for the Loan.**

**These Terms and Conditions shall operate in addition to the terms and conditions applicable to your Card. Unless otherwise defined herein, words and expressions defined in the terms and conditions applicable to your Card shall have the same meaning when used in these Terms and Conditions. In respect of the Loan, should there be any conflict between these Terms and Conditions and the terms and conditions applicable to your Card, the former shall prevail.**

## **Application and Acceptance**

1. You may apply for the Loan either in writing, online, by telephone or through any other means specified by the Bank from time to time. By applying for the Loan, you are deemed to have accepted and agreed to be bound by these Terms and Conditions.
2. Approval of the Loan is subject to account status checking and available credit limit on your Card and shall be at the absolute discretion of the Bank.
3. The Bank shall send a written confirmation ("Confirmation"), which sets out additional terms and conditions applicable to the Loan, to you upon approval of your application for the Loan. These Terms and Conditions and the Confirmation together shall govern the provision by the Bank and your use of the Loan.
4. Terms set out in the Confirmation, including but not limited to the Loan amount, the interest rate and the Monthly Instalment Amount (as defined below) may not be altered during the term of the Loan.

## **Loan Amount**

5. The Bank reserves the right to set a minimum amount requirement in respect of each Loan application. The Loan amount for each Loan application must not exceed the available credit limit of the Card.
6. The approved Loan amount shall be set out in the Confirmation. You hereby authorise the Bank to credit the Loan amount to an account nominated by you.
7. The Loan drawn down under the Card shall not be eligible for any reward or rebate under any reward or benefit scheme applicable to the Card.

## **Handling Fee**

8. The Bank reserves the right to charge a handling fee for each successful Loan application. You hereby authorise the Bank to debit such handling fee directly from the relevant Card account.

## **Interest**

9. Interest on the Loan shall be calculated and charged monthly based on the interest rate set out in the Confirmation for the full term of the Loan.

## **Repayment**

10. The Loan shall be repaid by you to the Bank in instalments on a monthly basis until the full amount of the Loan plus interest payable on the Loan ("Repayment Amount") is repaid to the Bank in full.
11. The number of instalments shall be set out in the Confirmation. The amount repayable in each instalment shall equal to the Repayment Amount divided by the number of instalments ("Monthly Instalment Amount"). The Monthly Instalment Amount shall be debited each month from the relevant Card account (or such other Card Account as you may subsequently open with the Bank in replacement or substitution of the original Card Account) and shown in the relevant statement issued for the Card account and shall become due and payable by you on the payment due date of that statement ("Repayment Date") in accordance with the terms and conditions applicable to your Card. You shall, on or before each Repayment Date, pay sufficient funds into the Card account to repay the Bank the Monthly Instalment Amount. The Bank may at its sole discretion apportion the Monthly Instalment Amount paid by you towards the repayment of principal, interest and fees (if any) as the Bank deems appropriate.

12. The first Monthly Instalment Amount will normally be debited from the Card account on the same day or the business day following the date the Loan is drawn down and shown in the relevant statement.
13. The available credit limit of the Card account will be reduced by the Repayment Amount. You can obtain more than one Loan as long as the total amount of the Loans does not exceed the available credit limit of the Card.

## **Charges**

14. Late fee and finance charge shall be charged in accordance with the terms and conditions applicable to your Card. Late fee shall be charged if the minimum payment of any monthly statement is not received in full on or before the payment due date. Finance charge shall be charged if the statement balance of any monthly statement is not received in full on or before the payment due date. For the purpose of calculation of the finance charge in respect of any Monthly Instalment Amount, such finance charge shall accrue from the date the Monthly Instalment Amount is posted to the Card account and calculated at the applicable standard annual rate as set out in the Annualized Percentage Rate Table.

## **Early Repayment**

15. You may make a written request to the Bank for early repayment of the full Repayment Amount at least seven days before the proposed date of repayment, subject to approval by the Bank.
16. Interest payable for the remaining term of the Loan shall still be payable despite early repayment.
17. Upon the Bank's approval of your early repayment request, the total outstanding Repayment Amount shall become immediately due and payable by you.

## **Amendments**

18. The Bank reserves the right to amend these Terms and Conditions from time to time, subject to the requirement stipulated in the Code of Banking Practice where applicable.

## **Termination of Loan**

19. The Bank reserves the right to terminate the Loan at any time for any reason without notice. You hereby authorise the Bank to debit the total outstanding Repayment Amount to the Card account upon termination of the Loan by the Bank and repay the Bank on demand the total outstanding Repayment Amount together with any applicable fees or charges.
20. Upon termination or cancellation of the Card for whatever reason, the total outstanding Repayment Amount together with any applicable fees or charges will become immediately due and payable by you.

## **Language**

21. Should there be any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail. In the event of dispute, the decision of the Bank shall be final and conclusive.

Effective Date : 22 November 2012