

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」)

「輕鬆分期付款」計劃

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，
「輕鬆分期付款」計劃的最終條款以確認信為準。

利率及利息支出

實際年利率

交易金額：HK\$100,000

供款期	6個月	12個月	24個月
實際年利率(或 實際年利率範圍)	3.76%	4.04%	4.17%

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)

每月還款額會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，不過如客戶提早清還「輕鬆分期付款」，仍須支付餘下供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 DBS 信用卡的持卡人。除上述的利率外，客戶亦受適用於 DBS 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 DBS 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 > 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

「輕鬆分期付款」計劃條款及細則

「輕鬆分期付款」計劃條款及細則(「本條款及細則」)適用於申請及/或參與由星展銀行(香港)有限公司(「本行」，包括其繼承人及受讓人)提供之「輕鬆分期付款」計劃(「本計劃」)之持卡人。在申請本計劃之前，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。就本計劃而言，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。

你可透過書面、電話或本行不時指定之其他方法申請本計劃。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。

1. 本計劃適用於本行不時指定的信用卡(不包括貴賓卡及商務卡)(「適用信用卡」)之持卡人。
2. 就本計劃而言，「合資格交易」指本行不時全權決定可按以下第 3 條條款所述方式轉換為分期付款交易之購物簽賬交易。為免產生疑問，以下類別之交易不屬於合資格交易：「結餘轉戶」、「現金轉戶」、網上繳付「銀行或信用卡服務」及「信貸財務」之商戶賬單、以「繳費易」繳付「信用卡繳費」之商戶賬單、自動轉賬、現金透支及繳付其手續費/行政費、「CV+ Flexi-Cash」、「找數易」、「迅用錢」、「COMPASS VISA 先簽賬後分期」、「信用卡免息分期付款」及本計劃之每月供款、籌碼兌換、證券買賣、信用卡年費、財務費用、逾期費用及已被取消、正在進行索償、退貨或退款等之任何交易。
3. 根據本計劃，你可申請把一項或多項以同一適用信用卡簽賬之合資格交易轉換為分期付款交易(「輕鬆分期付款交易」)，並於本行不時全

權指定之期間（「供款期」）清還。經附屬持卡人完成之合資格交易亦可由主要持卡人轉換為輕鬆分期付款交易。本行保留權利就本計劃之下每項申請所涉及之合資格交易的金額設定上限及 / 或下限。

4. 你必須於合資格交易的交易日期後 3 個工作天（惟有合資格交易須已記誌入你的信用卡戶口）至首次顯示合資格交易之月結單上所示之到期繳款日前 3 個工作天的期間內提交本計劃之申請。享有長達 90 日免息還款期之合資格交易，則須於有關交易日期後 1 個月（惟有合資格交易須已記誌入你的信用卡戶口）至首次將合資格交易記賬之月結單上所示之到期繳款日前 3 個工作天的期間內提交申請。
5. 本計劃的申請被接納與否，須視乎你的信用卡戶口之可用信用額、戶口狀況及本行最終之批核決定。本行將以專函通知你申請本計劃之批核結果。
6. **於供款期內，本行將按月收取利息。整個計劃的利息將按 (i) 你申請時本行透過電話通知之月利率或列印於申請表、宣傳單張上或其他不時由本行發出的通知上之月利率； (ii) 輕鬆分期付款交易之金額；及 (iii) 分期期數計算。**
7. 當本計劃之申請經本行批核後，你的信用卡戶口之可用信用額會根據輕鬆分期付款交易之金額及整個供款期內所須繳付之利息全數（「還款金額」）予以扣減，而就合資格交易所扣減之可用信用額將會按情況相應還原。
8. 每期供款金額相等於還款金額除以分期期數（「每月還款額」）並於供款期內每月從信用卡戶口（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，直至還款金額悉數從信用卡戶口中扣除或完全清還為止。首期供款將於成功申請後發給你的確認信上指明之日期從信用卡戶口中扣除，而隨後的每月還款額將會在供款期內每月大概相同日期從信用卡戶口中扣除。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）。
9. 本行將每月還款額視作一般購物簽賬交易。每月還款額將 (i) 以一般購物簽賬交易的形式記賬於信用卡戶口，及 (ii) 同樣受適用於信用卡之使用條款及細則約束（包括但不限於任何財務 / 利息費用之計算）。
10. 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。
11. 你可於供款期內隨時向本行全數清還還款金額之尚未清還餘額，以終止有關輕鬆分期付款交易。

12. 本行有絕對酌情權不作通知隨時終止輕鬆分期付款交易，及 / 或從你的信用卡戶口扣除全數或部分輕鬆分期付款交易之尚未清還餘額及 / 或利息總額之未付餘額，當中包括但不限於以下情況：
 - (i) 信用卡不論任何原因被你或本行取消或終止，或有效期已屆滿但沒有續期；
 - (ii) 信用卡戶口狀況不良；
 - (iii) 你違反本條款及細則或適用信用卡使用條款及細則之任何條文；及 / 或
 - (iv) 你已或本行懷疑你已破產或身故。
13. 若本行行使第 12 條條款之酌情權，所有還款金額之尚未清還餘額將即時到期由你繳付。
14. 輕鬆分期付款交易、其每月供款及有關之利息均不獲享任何獎賞或優惠計劃下之獎賞或回贈。
15. 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。
16. 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：2013 年 9 月 21 日

DBS Bank (Hong Kong) Limited

Key Facts Statement (KFS) for Instalment Loan

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

Fee Based Instalment Programme 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 confirmation letter for the final terms of your Fee Based Instalment Programme.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR)

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

Instalment Period	6-month	12-month	24-month
APR (or range of APR)	3.76%	4.04%	4.17%

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

Handling Fee	No such fee is charged by the Bank
Late Payment Fee and Charge	No such fee is charged by the Bank, please read the information in the "Additional Information" column at the same time
Prepayment / Early Settlement / Redemption Fee	No such fee is charged by the Bank, however if customer early repays the Fee Based Instalment, interest payable for the remaining term of the Fee Based Instalment, which is embedded in the Monthly Instalment Amount shall still be payable
Returned Cheque / Rejected Autopay Charge	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 holders of DBS credit cards. 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 > Other Information > Consumer Education Programme > Personal Loans) for details about Rule of 78.

DBS Bank (Hong Kong) Limited

Terms and Conditions for Fee Based Instalment Programme

These Terms and Conditions for Fee Based Instalment Programme ("Terms and Conditions") shall apply to cardholders who apply for and/or participate in the Fee Based Instalment Programme (the "Programme") offered by DBS Bank (Hong Kong) Limited (the "Bank", which expression includes its successors and assigns). Please read these Terms and Conditions carefully before you apply for the Programme.

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 Programme, should there be any conflict between these Terms and Conditions and the terms and conditions applicable to your Card, the former shall prevail.

You may apply for the Programme in writing, by telephone or through any other means specified by the Bank from time to time. By applying for the Programme, you are deemed to have accepted and agreed to be bound by these Terms and Conditions.

1. The Programme is available to cardholders of cards specified by the Bank from time to time (but shall not include Private Label Cards or Business Cards) ("Applicable Card").
2. For the purpose of the Programme, "Eligible Transactions" are retail purchase transactions specified by the Bank at its sole discretion from time to time as eligible for conversion into instalment transactions in the manner described in Clause 3 below. For the avoidance of doubt, the following types of transactions are not Eligible Transactions: Balance Transfer; Funds Transfer; Internet bill payment to payees under merchant categories of Banking & Credit Card Services and Credit Services; JETCO payment to payees under merchant category of Credit Card Payment; autopay; cash advance and payment of its handling fee/administration fee; payment of monthly instalments of any loan under CV+ Flexi Cash, ecPayment, Call-a-loan, COMPASS VISA Flexi-Shopping, Card Interest-Free Instalment Loan and the Programme; casino chips; securities sale and purchase; credit card annual fee, finance charge, late fee and any transaction that has been subject to cancellation, charge-back, return of goods or refund.
3. Under the Programme, you can apply to convert an Eligible Transaction, or several Eligible Transactions made by the same Applicable Card, into an instalment transaction ("Fee Based Instalment Transaction") to be repaid over a period of time designated by the Bank at its discretion from time to time ("Instalment Period"). Eligible Transactions made by a Supplementary Cardholder may also be converted into a Fee Based Instalment Transaction by the Principal Cardholder. The Bank reserves the right to impose a minimum and/or maximum limit on the amount of the Eligible Transaction(s) to be included for each application for the Programme.
4. Application for the Programme must be made within the period commencing on the day falling three business days after the date of the Eligible Transaction(s) (provided that the Eligible Transaction(s) has been posted to your Card Account) to the day falling three business days before the payment due date specified in the monthly statement in which the Eligible Transaction(s) appears for the first time. For Eligible Transaction(s) that enjoy the maximum 90 days deferred payment, application for the Programme can only be made within the period commencing on the day falling one month after the date of the Eligible Transaction(s) (provided that the Eligible Transaction(s) has been posted to your Card Account) to the day falling three business days before the payment due date specified in the monthly statement in which the Eligible Transaction(s) appears as posted for the first time.
5. Your application for the Programme is subject to the available credit limit of your Card Account, Card Account status and final approval of the Bank. The Bank will inform you of the result of your application for the Programme in writing.
6. **You will be charged a monthly interest for the Programme during the Instalment Period. The total amount of interest payable for the Programme shall be calculated based on (i) the monthly interest rate quoted to you at the time you make your application over the phone or as stated in the application form, promotion leaflets or other notices provided by the Bank from time to time; (ii) the amount of the Fee Based Instalment Transaction; and (iii) the number of instalments.**
7. Once the application for the Programme has been approved by the Bank, the credit limit of your Card Account will be reduced by the amount of the Fee Based Instalment Transaction and the total amount of the interest payable for the whole Instalment Period ("Repayment Amount"). Nevertheless, the credit limit reduced in respect of the Eligible Transactions will be released accordingly.
8. An instalment amount equaling to the Repayment Amount divided by the number of instalments ("Monthly Instalment Amount") will be charged to your Card Account (or to such other Card Account as you may subsequently open with the Bank in replacement or substitution of the original Card Account) on a monthly basis during the Instalment Period until the Repayment Amount have been debited from the Card Account or otherwise repaid in full. The first instalment shall be debited from your Card Account on the date specified in the confirmation letter to be sent to you upon your successful application. Each subsequent Monthly Instalment Amount shall be debited on or about the same day of each month during the Instalment Period. 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.
9. The Bank will treat Monthly Instalment Amount as a normal purchase transaction. It will be (i) charged to the Card Account as a normal purchase transaction and (ii) equally subject to the terms and conditions applicable to the Card (including but not limited to any finance/interest charges calculation).
10. 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 a 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.
11. You may at any time during the Instalment Period terminate the Fee Based Instalment Transaction by settling with the Bank any outstanding balance of the Repayment Amount.
12. The Bank may at its absolute discretion, terminate the Fee Based Instalment Transaction and/or debit the outstanding balance of the Fee Based Instalment Transaction and/or the outstanding amount of interest in whole or in part from the Card Account at any time without notice, including under but not limited to the following circumstances:
 - (i) the Card is cancelled or terminated by you or the Bank for whatever reason or has expired and not renewed;
 - (ii) the Card Account is not maintained in good standing;
 - (iii) you are in breach of any of these Terms and Conditions or the terms and conditions applicable to your Card; and/or
 - (iv) you are, or suspected by the Bank to be, bankrupt or deceased.
13. Upon the Bank exercising its discretion under Clause 12, any outstanding balance of Repayment Amount shall become immediately due and payable by you.
14. The Fee Based Instalment Transaction, instalment payments for the Fee Based Instalment Transaction and the interest for the Programme shall not be eligible for any reward or rebate under any reward or benefit scheme.
15. The Bank reserves the right to amend these Terms and Conditions from time to time, subject to the requirements stipulated in the Code of Banking Practice where applicable.
16. 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 : 21 September 2013

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