

星展銀行(香港)有限公司

循環貸款產品資料概要

星展銀行(香港)有限公司(「銀行」)

「現金轉戶」計劃

2017年10月

此乃循環貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，
「現金轉戶」計劃的最終條款以貸款確認為準。

利率及利息支出

實際年利率	貸款金額	實際年利率
	HK\$ 5,000	7.02%
	HK\$ 20,000	7.02%
	HK\$ 100,000	7.02%

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

在信用卡無逾期還款的情況下，未償還的轉戶款額的財務費用按貸款確信列印的利率由轉賬日起按日計算。如客戶未能在信用卡月結單上所載的到期繳款日或之前繳付最低付款額，客戶的信用卡戶口會被視為逾期還款，銀行可按調整利率（定義見信用卡收費表）計算未償還的轉戶款額的財務費用

超出信用額度利率

不適用

最低還款額

轉戶款額從信用卡戶口扣賬，客戶必須繳付信用卡月結單上所載的最低付款額，詳情請參閱信用卡的重要資料概要

費用及收費

手續費	銀行不收取此費用
年費 / 月費	銀行不收取此費用
提款收費 / 交易收費	銀行不收取此費用

提示：借定唔借？還得到先好借！

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
超出信用額度手續費	銀行不收取此費用
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
替換遺失卡的收費	銀行不收取此費用
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	

星展銀行(香港)有限公司

「現金轉戶」計劃之條款及細則

請於申請「現金轉戶」計劃（除非特別說明，以下簡稱為「本計劃」）前細閱本條款及細則。在你閱讀本條款及細則時，請注意以下字眼如「你」以及「你的」所指的是星展銀行(香港)有限公司（「本行」，包括其繼承人及受讓人）發出的信用卡之主要持卡人。

不論你透過書面形式、電話或其他本行不時認為適合的方法申請參加本計劃，即被視為已接受本條款及細則。

1. 你可申請：
 - (a) 從本行發出並用以申請本計劃的信用卡的戶口（「信用卡戶口」）將現金款額轉賬至你的指定銀行戶口；或
 - (b) 從信用卡戶口將現金款額轉賬至你於任何香港認可財務機構（不包括本行）開立之港幣信用卡 / 循環貸款戶口，用以償還該等戶口之結欠。轉賬現金款額以償還循環貸款戶口之結欠只適用於 Pay Less VISA 戶口。

你的申請一經本行批核，你即被視為已授權本行：

- (i) 將獲本行批核之轉戶款額借記入信用卡戶口；及
- (ii) 將轉戶款額轉入你指定的、以你名義於香港認可財務機構開設的港幣往來 / 儲蓄銀行戶口 / 信用卡戶口 / 循環貸款戶口（不適用於償還於本行開立之任何信用卡 / 循環貸款 / 私人貸款戶口）。本行有權決定以任何形式將批核金額存入指定戶口，由該等財務機構所收取的任何費用一概須由你自行負責。

2. 本行會在本計劃的申請表格或宣傳單張上列明每次申請本計劃之最高及最低限額。每次申請之轉戶總額不得超過或低於申請表格或宣傳單張上列明之最高或最低限額。
3. **本計劃之申請及轉戶款額由本行全權批核，所批核之轉戶款額有可能低於申請金額。**本行亦不會為未能通過批核或部分批核的申請給予任何解釋。
4. 申請手續一般將於收妥一切所需文件後七個工作天內完成。申請一經批核，你將收到確認信。申請將轉戶款額轉入任何香港認可財務機構用以償還信用卡 / 循環貸款戶口之結欠之客戶 **在未獲通知轉賬已完成之前，你須繼續向有關財務機構繳付欲轉賬之賬項。本行並不負責該賬項之利息或其他費用。**
5. 在申請獲批後，信用卡戶口之可用信用額將會扣起獲批核之轉戶款額。
6. 經本計劃轉賬之轉戶款額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。
7. 本行有權於每次現金轉戶申請成功批核後，收取手續費及其他費用。本計劃之申請一經批核，本行將即時從信用卡戶口中扣除由本行不時釐定收費率且屬不可退還的手續費。
8. **在信用卡戶口狀況正常、信用狀況良好及無逾期還款的情況下，轉戶款額之財務費用將由轉賬日起按日計算，並按印於申請表格、宣傳單張或其他不時由本行發出的通知上所列之利率計算。如你未能在月結單上所示之到期繳款日或之前繳付最低付款額，你的信用卡戶口會被視為過期還款，而本行可按調整利率徵收未償還轉戶款額的財務費用。**
9. **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，除本計劃之財務費用外，你須向本行支付所有載於本行的收費表或不時由本行發出的其他通知上之適用財務費用（例如零售交易及現金透支等的財務費用或按逾期還款調整息率徵收之財務費用），直至信用卡戶口之結單總結欠全數清付為止。所有財務費用均按日計算及累積。本行之收費表可在各分行或致電客戶服務熱線索取或於本行網頁 www.dbs.com/hk 下載。**
10. 財務費用均以一年 365 日為計算標準。
11. 如於轉戶後，你於本行之任何信用卡戶口狀況欠佳，本行有權隨時不作通知而取消本計劃。
12. 本行有權對你進行信貸調查及要求你提供額外文件。
13. 本計劃亦受適用之信用卡使用條款及細則所限制。如本條款及細則與適用之信用卡使用條款及細則之間有任何抵觸，將以本條款及細則為準。
14. 本行可全權決定拒絕你申請本計劃，若有任何爭議，本行保留最終決定權。
15. 本行有權不時提高或更改費用或收費（包括與本計劃相關的費用及收費及本行不時訂明的任何其他費用及收費）及徵收新費用及收費，並以本行認為適當的方式將此等修訂通知你。你須受此等修訂約束，除非你於任何修訂生效前從有關信用卡戶口取消本計劃並向本行全數清還本計劃之一切欠款，則作別論。
16. 本行可不時修訂或更改本條款及細則及 / 或加入新條款及細則，而該等修訂及 / 或新增條款將在本行發出通知後才生效（任何修訂如關於本行控制範圍內的費用及收費及你的責任及義務，本行會於生效日期前最少 60 天發出通知；至於其他修訂，本行將按照個別情況釐定合理的通知期限）。本行可於分行張貼告示、刊登廣告或其他本行認為適當的其他方式發出通知。你須受此等修訂約束，除非你於任何修訂生效前從有關信用卡戶口取消本計劃並向本行全數清還本計劃之一切欠款，則作別論。
17. 本條款及細則受香港特別行政區法律所管轄，並按該等法律詮釋。如本條款及細則之中英文版本有任何歧義，概以英文版本為準。

生效日期：2012 年 11 月 22 日

DBS Bank (Hong Kong) Limited

Key Facts Statement (KFS) for Revolving Credit Facility

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

Funds Transfer Programme
October 2017

This product is a revolving credit facility.

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 Funds Transfer Programme.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR)	Loan Amount	APR
	HK\$ 5,000	7.02%
	HK\$ 20,000	7.02%
	HK\$ 100,000	7.02%
	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	Finance charge on the outstanding transfer amount will be calculated on a daily basis, from the date of transfer, at the rate printed on the loan confirmation letter provided that the relevant Card Account is not in delinquent status. If you fail to pay the Minimum Payment on or before the payment due date as specified on any credit card monthly statement, your Card Account will be regarded as in delinquent status and the finance charge on the outstanding transfer amount may be charged and calculated based on the Adjusted Interest Rate (as defined in the Credit Card Fee Schedule).	
Overlimit Interest Rate	Not applicable	
Minimum Payment	The transfer amount is debited from the relevant Card Account. Customer is required to pay the Minimum Payment specified on any credit card monthly statement. Please refer to the Key Facts Statement for Credit Card for details.	

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
Annual Fee / Monthly Fee	No such fee is charged by the Bank
Withdrawal Fee / Transaction 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
Overlimit Handling Fee	No such fee is charged by the Bank
Returned Cheque Charge / Rejected Autopay Charge	No such fee is charged by the Bank, please read the information in the "Additional Information" column at the same time
Lost Card Replacement Fee	No such fee is charged by the Bank

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 credit card. Hence customers are advised to read the Key Facts Statement, terms and conditions and fee schedule of Credit Card in conjunction with this KFS.

DBS Bank (Hong Kong) Limited

Terms and Conditions for Funds Transfer Programme

Please read these Terms and Conditions carefully before you apply for the "Funds Transfer Programme" (unless otherwise specified, this Programme shall be referred to as "the Programme"). When you read these Terms and Conditions, bear in mind that "you" and "your" mean the Principal Cardholder of a credit card issued by DBS Bank (Hong Kong) Limited ("the Bank", which expression includes its successors and assigns).

Your request for the Programme, either in writing, by telephone or through other means as the Bank considers appropriate from time to time, will be deemed to be acceptance of these terms & conditions.

- You can apply to:
 - transfer available funds from the account of your credit card issued by the Bank (for which you have applied for the Programme) ("Card Account") to your designated bank account; or
 - transfer available funds from the Card Account to repay the debit balances of any Hong Kong dollar credit card / revolving loan account maintained with any recognised financial institutions in Hong Kong (excluding those maintained with the Bank). Transferring available funds to repay debit balances of a revolving loan account is only applicable to Pay Less VISA Account.

If such application is approved by the Bank, you are deemed to have authorised the Bank to:

- (i) debit the Card Account by the transfer amount approved by the Bank; and
 - (ii) transfer the transfer amount to your designated Hong Kong dollar current / saving bank account / credit card account / revolving loan account maintained with any recognised financial institutions in Hong Kong under your name (not applicable to repay any of your credit card / revolving loan / personal loan account maintained with the Bank). The Bank shall be entitled to determine how the approved amount shall be deposited to the designated accounts, and you will be responsible for all fees and charges imposed by those financial institutions.
2. The Bank will set a minimum and maximum limit on the total transfer amount for each application of the Programme which will be stated on the application form or marketing materials of the Programme. The total transfer amount for each application of the Programme must not exceed the maximum and must not be less than the minimum limit.
 3. **Application and the transfer amount of the Programme are subject to the approval of the Bank at its absolute discretion.** Reasons need not be given for any non-approval or partial approval. The Bank may approve a transfer amount less than the amount requested in the application.
 4. Application processing will normally be completed within seven working days following receipt of all required documentation. You will receive a confirmation letter following approval. **For applicants of transferring transfer amount to repay debit balances of credit card / revolving loan account maintained with any recognised financial institutions in Hong Kong, you should continue to make payment to the relevant recognised financial institutions for which fund transfer is sought until the transfer is fully completed. The Bank will not be liable for any interest or other charges incurred.**
 5. The approved transfer amount will be withheld from the available credit limit of the Card Account upon approval.
 6. The transfer amount transferred under the Programme is not eligible for any reward or rebate under any reward or benefits scheme applicable to the credit card.
 7. The Bank shall be entitled to levy an administration fee and other related charges, as the case may be, arising from each successful application. A non-refundable administration fee calculated at the rate from time to time determined by the Bank will be payable immediately upon approval of the Programme and debited to the Card Account.
 8. **A finance charge will be debited on the outstanding transfer amount on a daily basis, from the date of transfer, according to the rate printed on the application form, marketing materials or other notices issued by the Bank from time to time provided that the Card Account is normal, in good standing and with no delinquent record. If you fail to pay the minimum payment on or before the payment due date as specified on any monthly statement, your Card Account will be regarded as in delinquent status and the finance charge on the outstanding transfer amount may be charged calculated based on an adjusted interest rate.**

9. **If the statement balance of any monthly statement is not received in full on or before the payment due date, apart from the finance charge of the Programme, you shall pay the Bank all other applicable finance charges (such as the finance charge of retail transaction and cash advance, etc, or finance charge that is adjusted by the delinquency adjustment rate) as stipulated in the Bank's Fee Schedule or other notices provided by the Bank from time to time, until full payment is credited to your Card Account. All finance charges are calculated and accrued on a daily basis. The Bank's Fee Schedule is available on request from branches, Customer Services Hotline and can be downloaded from the Bank's website at www.dbs.com/hk.**
10. The finance charge will be calculated on a 365-day yearly basis.
11. If any of your credit card account is not maintained in good standing after any funds transfer, the Bank reserves the right to revoke the availability of the Programme at any time without notice.
12. The Bank has the right to conduct a credit checking on you and to request additional documents from you.
13. The Programme shall operate in addition to the applicable credit card terms and conditions. In case of any conflict between these Terms and Conditions and that of the applicable credit card, the former shall prevail.
14. The Bank reserves the right to reject any application under the Programme at its sole discretion. In the event of dispute, the decision of the Bank shall be final and conclusive.
15. The Bank shall be entitled to increase or alter its fees and charges (including the fees and charges in respect of the Programme and any other fees and charges as stipulated by the Bank from time to time), as well as impose new fees and charges, from time to time and may notify you of such increase, alteration or imposition in any manner it thinks fit. You will be bound by such increase, alteration or imposition unless the arrangements in respect of your Card Account(s) under the Programme is cancelled and the outstanding amount(s) due to the Bank under the Programme is repaid in full before the date on which such increase, alteration or imposition becomes effective.
16. The Bank may revise or alter these Terms and Conditions and/or introduce additional terms and conditions from time to time and such revision and/or addition shall become effective subject to the Bank's giving notice to you (for a period of at least 60 calendar days for any variation of terms and conditions affecting fees and charges under the control of the Bank or affecting the liabilities or obligations of you or for such reasonable period as the Bank may prescribe in the case of any other variations). All notices may be given by display at the Bank's branches, advertisement or other means as the Bank thinks fit and shall be binding on you unless the arrangements in respect of your Card Account(s) under the Programme is cancelled and the outstanding amount(s) due to the Bank under the Programme is repaid in full before the date on which such variation becomes effective.
17. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Effective Date : 22 November 2012

FT/T&C(11/2012)-KFS1017