



Key Facts Statement (KFS) for Instalment Loan  
The Hongkong and Shanghai Banking Corporation Limited (“we” or “us”)

Spending Instalment Plan  
March 2025

| Interest Rates and Interest Charges  |   |            |          |          |          |     |        |        |        |
|--|---|------------|----------|----------|----------|-----|--------|--------|--------|
| <p><b>This product is an Instalment loan.</b></p> <p>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.</p>  |   |            |          |          |          |     |        |        |        |
| <p><b>Annualised Percentage Rate (APR)</b></p>   | <ul style="list-style-type: none"> <li>Please refer to the “Bank Tariff Guide for HSBC Wealth and Personal Banking Customers” (“Tariff Guide”) and the Credit Card Terms for details.</li> <li>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.</li> </ul>   |            |          |          |          |     |        |        |        |
| <p><b>Annualised Overdue / Default Interest Rate</b></p>   | <p>We will bill each monthly Repayment Amount of Spending Instalment Plan to your Card Account on a monthly basis as a purchase transaction and show it on your Card statement.</p> <p>You need to be aware that only 1% of the monthly instalment principal amount plus full monthly handling fee of Spending 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”.</p> <p>For details of time and total cost involved to fully repay the Spending Instalment Plan by making minimum payments only, please refer to our HSBC website (Borrowing &gt; Use Your Credit Card &gt; Spending Instalment Plan &gt; See all FAQs)</p>   |            |          |          |          |     |        |        |        |
| Fees and Charges   |   |            |          |          |          |     |        |        |        |
| <p><b>Handling Fee</b></p>   | <p>For a loan amount of HKD100,000:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Loan Tenor</th> <th style="text-align: center;">6-month</th> <th style="text-align: center;">12-month</th> <th style="text-align: center;">24-month</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">APR</td> <td style="text-align: center;">20.37%</td> <td style="text-align: center;">21.69%</td> <td style="text-align: center;">21.87%</td> </tr> </tbody> </table> <p style="text-align: center;"><b>For your eligible APR, please refer to our promotional materials, HSBC website or call our Hotline for enquiry.</b></p> <p>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.</p> | Loan Tenor | 6-month  | 12-month | 24-month | APR | 20.37% | 21.69% | 21.87% |
| Loan Tenor   | 6-month   | 12-month   | 24-month |          |          |     |        |        |        |
| APR  | 20.37%  | 21.69%     | 21.87%   |          |          |     |        |        |        |
| <p><b>Late Payment Fee and Charge</b></p>  | <p>Please refer to the “Tariff Guide” and the Credit Card Terms for details.</p>  |            |          |          |          |     |        |        |        |
| <p><b>Prepayment / Early Settlement / Redemption Fee</b></p>   | <p>Total amount of outstanding monthly handling fee for the remaining Instalment Period plus any interest (if applicable) and an administration fee of HKD300. For HSBC Privé, the early repayment fee is waived.</p> <p>Before you make request for early settlement of your Spending Instalment Plan, please refer to our HSBC website (Borrowing &gt; Use Your Credit Card &gt; Spending Instalment Plan &gt; Fees and charges)</p>  |            |          |          |          |     |        |        |        |
| <p><b>Returned Cheque / Rejected Autopay Charge</b></p>  | <p>Please refer to the “Tariff Guide” and the Credit Card Terms for details.</p>  |            |          |          |          |     |        |        |        |
| Additional Information   |   |            |          |          |          |     |        |        |        |
| <ul style="list-style-type: none"> <li>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.</li> <li>Minimum instalment amount is HKD1,000</li> <li>For further information, please refer to our HSBC website (Borrowing &gt; Use Your Credit Card &gt; Spending Instalment Plan)</li> <li>Please note that we do not appoint any third parties to refer Spending 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.</li> <li>If you are unable to fully settle the monthly instalment amount of Spending Instalment Plan, please consider whether other lending option is more suitable for you based on your own circumstances, or contact us for details.</li> </ul> |   |            |          |          |          |     |        |        |        |

**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<br>(Including 1% of monthly instalment principal amount)  | 11.5 years   | HKD57,850  |
| HKD869   | 3 years  | HKD31,279<br>(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!