



Key Facts Statement (KFS) for Cash Credit Plan The Hongkong and Shanghai Banking Corporation Limited (“we” or “us”)

Credit Card Cash Credit Plan
November 2023

| This product is a loan-on-card. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our approval letter for the final terms of your loan. | | | | | | | | | | |
|--|---|--|--|--|-------------------|----|-------|-----|--------|--|
| Interest Rates and Interest Charges | | | | | | | | | | |
| Annualised Percentage Rate (APR) | <p>For a loan amount of HKD2,000 or above,</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;"></th> <th style="width: 35%;">180 days Preferential Interest Rate Period</th> <th style="width: 35%;">After Preferential Interest Rate Period or Card Account in delinquent status</th> </tr> </thead> <tbody> <tr> <td>Monthly Flat Rate</td> <td style="text-align: center;">2%</td> <td style="text-align: center;">2.65%</td> </tr> <tr> <td>APR</td> <td colspan="2" style="text-align: center;">34.17%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> 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. The APR quoted here is for reference only. Please refer to our promotional materials, HSBC website or call our Hotline to inquire your eligible APR. 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. | | 180 days Preferential Interest Rate Period | After Preferential Interest Rate Period or Card Account in delinquent status | Monthly Flat Rate | 2% | 2.65% | APR | 34.17% | |
| | 180 days Preferential Interest Rate Period | After Preferential Interest Rate Period or Card Account in delinquent status | | | | | | | | |
| Monthly Flat Rate | 2% | 2.65% | | | | | | | | |
| APR | 34.17% | | | | | | | | | |
| Annualised Overdue/Default Interest Rate | <p>Finance charge calculated at a Preferential Interest Rate that applies to your Cash Credit Plan will be set out in the Cash Credit Plan approval letter. This Preferential Interest Rate will be charged on the outstanding Approved Withdrawal Amount and will be calculated on a daily basis, from the credit card monthly statement date immediately following the date of transfer of the Approved Withdrawal Amount to your designated account until the credit card monthly statement date after the Preferential Interest Rate End Date as stated in the approval letter, provided that the relevant Card Account is in a normal status.</p> <p>You need to be aware that any outstanding Approved Withdrawal Amount will be subject to the same finance charge interest rate applicable to credit card (details of which are set out in the Bank tariff guide for HSBC Wealth and Personal Banking Customers (“Tariff Guide”)), if:</p> <ul style="list-style-type: none"> you have not repaid the Approved Withdrawal Amount together with the amount of Preferential Interest in full by the credit card monthly statement date after the Preferential Interest Rate End Date (which will be specified in the approval letter); or you fail to pay the Minimum Payment on or before the payment due date as specified in the credit card monthly statement of your Card Account during the period where the Preferential Interest Rate applies, whereupon your Card Account will be regarded to be in a delinquent status. | | | | | | | | | |
| Overlimit Interest Rate | Not applicable | | | | | | | | | |
| Minimum Payment | <p>The Approved Withdrawal Amount is debited from the eligible Card Account. You must pay the Minimum Payment on or before the due date as specified in the credit card monthly statement of your Card Account during the period where the Preferential Interest Rate applies. Otherwise, any outstanding Approved Withdrawal Amount will become immediately subject to the same finance charge interest rate applicable to credit card.</p> <p>In addition, if you fail to pay the Minimum Payment specified in the credit card monthly statement of any of your credit card account(s) maintained with us, this may also trigger our right to revoke the Cash Credit Plan and any outstanding Approved Withdrawal Amount will become subject to the same finance charge interest rate applicable to credit card and we may further require you to repay your outstanding indebtedness under the Cash Credit Plan, together with any interest, fees and charges, on demand.</p> <p>You need to be aware that if you only pay the Minimum Payment due or you do not pay the statement balance of your Card Account monthly statement in full on or before the “payment due date”, we may charge, without prior notice, a finance charge even if you have paid the “minimum payment due” in full. Other fees, charges and interest may also be applicable, depending on the types of services you use (such as finance charge for cash advance). Details of these finance charges and fees are set out in the Tariff Guide and the Credit Card Terms applicable to your Card Account.</p> <p>Please refer to the “Tariff Guide”, the Terms and Conditions for Cash Credit Plan applicable to Personal Credit Card Cardholders and the Credit Card Terms for details.</p> | | | | | | | | | |
| Fees and Charges | | | | | | | | | | |
| Handling Fee | Not applicable | | | | | | | | | |
| Annual Fee/Monthly Fee | Not applicable | | | | | | | | | |
| Withdrawal Fee/Transaction Fee | Not applicable | | | | | | | | | |
| Late Payment Fee and Charge | Please refer to the “Tariff Guide” and the Credit Card Terms for details. | | | | | | | | | |
| Overlimit Handling Fee | Not applicable | | | | | | | | | |
| Returned Cheque/Rejected Autopay Charge | Please refer to the “Tariff Guide” and the Credit Card Terms for details. | | | | | | | | | |
| Lost Card Replacement Fee | Not applicable | | | | | | | | | |
| Additional Information | | | | | | | | | | |
| <ul style="list-style-type: none"> Minimum loan amount is HKD2,000 Besides the Preferential Interest Rate state above, you are also subject to the interest rate and other relevant fees and charges applicable to your credit card Finance charge will accrue daily (please refer to the “Tariff Guide” for details) if you have not repaid the Approved Withdrawal Amount together with the amount of Preferential Interest in full by the credit card monthly statement date after the Preferential Interest Rate End Date (which will be specified in the approval letter) or your Card Account is in delinquent status For further information, please refer to our HSBC website (Borrowing > Credit Cards > Cash Credit Plan) Please note that we do not appoint any third parties to refer Cash Credit 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 | | | | | | | | | | |

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 | 11.5 years | HKD57,850 |
| HKD869 | 3 years | HKD31,279 (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!

「现金套现」计划产品资料概要

香港上海汇丰银行有限公司（「本行」）

信用卡「现金套现」计划
2023年11月

此乃信用卡贷款产品。

本概要所提供的利息、费用及收费等资料仅供参考，
贷款的最终条款以贷款批核通知书为准。

| 利率及利息支出 | | | | | | | | | | |
|---|--|-------------------------|-----------|-------------------------|-----|----|-------|-------|--------|--|
| 实际年利率 | 贷款金额：港币2,000元或以上 <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">180日优惠年息期</th> <th style="text-align: center;">优惠年息完结日后或 信用卡户口逾期还款时</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">月平息</td> <td style="text-align: center;">2%</td> <td style="text-align: center;">2.65%</td> </tr> <tr> <td style="text-align: center;">实际年利率</td> <td colspan="2" style="text-align: center;">34.17%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> 实际年利率是采用香港银行公会所载的有关指引计算，并已被约至小数后两个位。实际年利率是一个参考利率，以年化利率展示已包括所有适用的利率、手续费及收费。在此列出的实际年利率只供参考，请参照推广期内的宣传资料、本行网页或致电本行热线查询属于您的实际年利率。 如您在到期日或该日前已偿还信用卡月结单结欠的全部款项，则毋须缴付任何财务费用。 | | 180日优惠年息期 | 优惠年息完结日后或 信用卡户口逾期还款时 | 月平息 | 2% | 2.65% | 实际年利率 | 34.17% | |
| | 180日优惠年息期 | 优惠年息完结日后或 信用卡户口逾期还款时 | | | | | | | | |
| 月平息 | 2% | 2.65% | | | | | | | | |
| 实际年利率 | 34.17% | | | | | | | | | |
| 逾期还款年化利率／ 就违约贷款收取的年化利率 | 适用于您的「现金套现」计划的财务费用以优惠年息计算及将于「现金套现」计划批核通知书列出。在有关的信用卡户口处于正常状况下，未偿还的已批核提款金额的优惠年息将会以逐日累积之结欠计算，并由已批核的提款金额转账至您指定户口的完成日期后首个的信用卡月结单日起徵收，直至批核通知书所列的优惠年息完结日后的信用卡月结单日为止。 您需要注意任何未偿还的已批核提款金额之财务费用则会根据信用卡财务费用之利率及方式计算（详情列于汇丰财富管理及个人银行业务服务费用简介「服务费用简介」内），如 <ul style="list-style-type: none"> 您于优惠年息完结日后；及信用卡月结单日前未能全数偿还已批核提款金额连同优惠利息；或 于优惠年息适用的期间内，您未能在您的信用卡户口的信用卡月结单上所载的到期缴款日或之前缴付最低还款额，您的信用卡户口会被视为逾期还款。 | | | | | | | | | |
| 超出信用额度利率 | 不适用 | | | | | | | | | |
| 最低还款额 | 已批核提款金额从合资格信用卡户口扣账。于优惠年息适用的期间内，您必须于您的信用卡户口的信用卡月结单上所载的到期缴款日或之前缴付最低还款额，否则任何未偿还的已批核提款金额将即时根据信用卡财务费用之利率及方式计算。 此外，如您未有缴付于本行维持的信用卡户口的信用卡月结单上所载的最低还款额，本行有权随时取消任何「现金套现」计划，而任何未偿还的已批核提款金额之财务费用则会根据信用卡财务费用之利率及方式计算，本行亦可要求您立即全数偿还在「现金套现」计划下欠付本行的所有债务，连同任何利息、费用及收费。 请留意，如您只缴付信用卡月结单上所载的最低还款额或未有如期于到期缴款日或之前缴付信用卡月结单结欠，即使阁下已全数缴付「最低还款额」，本行可毋须事先通知而徵收财务费用。视乎阁下使用的服务而定（例如现金贷款之财务费用），其他费用、收费及利息亦受可能适用。财务费用及其他费用的详情请参阅适用于阁下信用卡户口的信用卡条款及服务费用简介。 详情请参阅「服务费用简介」、适用于个人信用卡持卡人的「现金套现」计划条款及细则及信用卡条款。 | | | | | | | | | |
| 费用及收费 | | | | | | | | | | |
| 手续费 | 不适用 | | | | | | | | | |
| 年费／月费 | 不适用 | | | | | | | | | |
| 提款收费／交易收费 | 不适用 | | | | | | | | | |
| 逾期还款费用及收费 | 详情请参阅「服务费用简介」及信用卡条款。 | | | | | | | | | |
| 超出信用额度手续费 | 不适用 | | | | | | | | | |
| 退票／退回自动转账授权指示的收费 | 详情请参阅「服务费用简介」及信用卡条款。 | | | | | | | | | |
| 替换遗失卡的手续费 | 不适用 | | | | | | | | | |
| 其他资料 | | | | | | | | | | |
| <ul style="list-style-type: none"> 贷款额最少为港币2,000元 除上述的优惠年息外，您亦受适用于您的信用卡的利率及其他有关的费用及收费约束 如您于优惠年息完结日后；及信用卡月结单日前未能全数偿还已批核提款金额连同优惠利息；或信用卡户口在逾期还款时，财务费用将会按日计算（详情可参阅「服务费用简介」） 详情可参阅汇丰网页（借贷 > 信用卡 > 「现金套现」计划） 请留意本行并没有委托任何第三方转介「现金套现」计划申请亦不会办理任何由第三方在有利安排下转介的申请。如有查询，请致电热线2233 3000 | | | | | | | | | | |

最低还款额说明表

- 假设：
- 结欠为港币20,000元
 - 利率 = 每月2.65% (相当于购物签账的实际年利率为35.42%，而现金借贷的实际年利率为35.94%)
 - 假设没有新交易
 - 假设没有年费和其他费用
 - 结单日期后第26日到期还款并假设于到期日或之前还款

以下例子只供参考，但必须符合上述的假设。如要计算适用于阁下特定情况的上述资料，您可透过本行网站上的信用卡还款计算机 [香港汇丰网站 > 借贷 > 使用您的信用卡 - 查看全部 > 信用卡还款计算机或到<https://www.hsbc.com.hk/zh-cn/credit-cards/tools/repayment-calculator/>] 并输入总结欠银码，以取得较准确的资料。

| 假设您的信用卡没有额外收费，而每个月缴付… | 您偿还港币20,000元的欠款约需… | 及预计需缴付之总额为… |
|-----------------------|--------------------|------------------------------|
| 只支付最低还款额 | 11.5年 | 港币57,850元 |
| 港币869元 | 3年 | 港币31,279元 (节省金额 = 港币26,570元) |

注：1. 实际年利率乃根据银行营运守则提及的有关指引所列的一套准则计算，与实际适用于阁下信用卡户口的实际年利率或有差异。

本资料概要的英文及中文版本如有任何不一致，概以英文版本为准。本资料概要的任何中文版本仅供参考。

借定唔借？还得到先好借！