



## 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

<p style="text-align: center;"><b>This product is a loan-on-card.</b>  <b>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.</b></p>										
<b>Interest Rates and Interest Charges</b>										
<b>Annualised Percentage Rate (APR)</b>	<p>For a loan amount of HKD2,000 or above,</p> <table border="1"> <thead> <tr> <th></th> <th>180 days Preferential Interest Rate Period</th> <th>After Preferential Interest Rate Period or Card Account in delinquent status</th> </tr> </thead> <tbody> <tr> <td>Monthly Flat Rate</td> <td>2%</td> <td>2.65%</td> </tr> <tr> <td>APR</td> <td colspan="2">34.17%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>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.</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>		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%									
<b>Annualised Overdue/Default Interest Rate</b>	<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"> <li>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</li> <li>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.</li> </ul>									
<b>Overlimit Interest Rate</b>	Not applicable									
<b>Minimum Payment</b>	<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>									
<b>Fees and Charges</b>										
<b>Handling Fee</b>	Not applicable									
<b>Annual Fee/Monthly Fee</b>	Not applicable									
<b>Withdrawal Fee/Transaction Fee</b>	Not applicable									
<b>Late Payment Fee and Charge</b>	Please refer to the “Tariff Guide” and the Credit Card Terms for details.									
<b>Overlimit Handling Fee</b>	Not applicable									
<b>Returned Cheque/Rejected Autopay Charge</b>	Please refer to the “Tariff Guide” and the Credit Card Terms for details.									
<b>Lost Card Replacement Fee</b>	Not applicable									
<b>Additional Information</b>										
<ul style="list-style-type: none"> <li>Minimum loan amount is HKD2,000</li> <li>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</li> <li>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</li> <li>For further information, please refer to our HSBC website (Borrowing &gt; Credit Cards &gt; Cash Credit Plan)</li> <li>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</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	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!

## 「現金套現」計劃產品資料概要

### 香港上海滙豐銀行有限公司（「本行」）

信用卡「現金套現」計劃  
2023年11月

此乃信用卡貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，  
貸款的最終條款以貸款批核通知書為準。

利率及利息支出										
實際年利率	貸款金額：港幣2,000元或以上									
	<table border="1"> <thead> <tr> <th></th> <th>180日優惠年息期</th> <th>優惠年息完結日後或 信用卡戶口逾期還款時</th> </tr> </thead> <tbody> <tr> <td>月平息</td> <td>2%</td> <td>2.65%</td> </tr> <tr> <td>實際年利率</td> <td colspan="2">34.17%</td> </tr> </tbody> </table>		180日優惠年息期	優惠年息完結日後或 信用卡戶口逾期還款時	月平息	2%	2.65%	實際年利率	34.17%	
		180日優惠年息期	優惠年息完結日後或 信用卡戶口逾期還款時							
	月平息	2%	2.65%							
實際年利率	34.17%									
<ul style="list-style-type: none"> <li>實際年利率是採用香港銀行公會所載的有關指引計算，並已被約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示已包括所有適用的利率、手續費及收費。在此列出的實際年利率只供參考，請參照推廣期內的宣傳資料、本行網頁或致電本行熱線查詢屬於您的實際年利率。</li> <li>如您在到期日或該日前已償還信用卡月結單結欠的全部款項，則毋須繳付任何財務費用。</li> </ul>										
<p>逾期還款年化利率／ 就違約貸款收取的年化利率</p> <p>適用於您的「現金套現」計劃的財務費用以優惠年息計算及將於「現金套現」計劃批核通知書列出。在有關的信用卡戶口處於正常狀況下，未償還的已批核提款金額的優惠年息將會以逐日累積之結欠計算，並由已批核的提款金額轉賬至您指定戶口的完成日期後首個的信用卡月結單日起徵收，直至批核通知書所列的優惠年息完結日後的信用卡月結單日為止。</p> <p>您需要注意任何未償還的已批核提款金額之財務費用則會根據信用卡財務費用之利率及方式計算（詳情列於滙豐財富管理及個人銀行業務服務費用簡介「服務費用簡介」內），如</p> <ul style="list-style-type: none"> <li>您於優惠年息完結日後；及信用卡月結單日前未能全數償還已批核提款金額連同優惠利息；或</li> <li>於優惠年息適用的期間內，您未能在您的信用卡戶口的信用卡月結單上所載的到期繳款日或之前繳付最低還款額，您的信用卡戶口會被視為逾期還款。</li> </ul>										
超出信用額度利率	不適用									
最低還款額	<p>已批核提款金額從合資格信用卡戶口扣賬。於優惠年息適用的期間內，您必須於您的信用卡戶口的信用卡月結單上所載的到期繳款日或之前繳付最低還款額，否則任何未償還的已批核提款金額將即時根據信用卡財務費用之利率及方式計算。</p> <p>此外，如您未有繳付於本行維持的信用卡戶口的信用卡月結單上所載的最低還款額，本行有權隨時取消任何「現金套現」計劃，而任何未償還的已批核提款金額之財務費用則會根據信用卡財務費用之利率及方式計算，本行亦可要求您立即全數償還在「現金套現」計劃下欠付本行的所有債務，連同任何利息、費用及收費。</p> <p>請留意，如您只繳付信用卡月結單上所載的最低還款額或未有如期於到期繳款日或之前繳付信用卡戶口月結單結欠，即使閣下已全數繳付「最低還款額」，本行可毋須事先通知而徵收財務費用。視乎閣下使用的服務而定（例如現金貸款之財務費用），其他費用、收費及利息亦受可能適用。財務費用及其他費用的詳情請參閱適用於閣下信用卡戶口的信用卡條款及服務費用簡介。</p> <p>詳情請參閱「服務費用簡介」、適用於個人信用卡持卡人的「現金套現」計劃條款及細則及信用卡條款。</p>									
費用及收費										
手續費	不適用									
年費／月費	不適用									
提款收費／交易收費	不適用									
逾期還款費用及收費	詳情請參閱「服務費用簡介」及信用卡條款。									
超出信用額度手續費	不適用									
退票／退回自動轉賬授權指示的收費	詳情請參閱「服務費用簡介」及信用卡條款。									
替換遺失卡的手續費	不適用									
其他資料										
<ul style="list-style-type: none"> <li>貸款額最少為港幣2,000元</li> <li>除上述的優惠年息外，您亦受適用於您的信用卡的利率及其他有關的費用及收費約束</li> <li>如您於優惠年息完結日後；及信用卡月結單日前未能全數償還已批核提款金額連同優惠利息；或信用卡戶口在逾期還款時，財務費用將會按日計算（詳情可參閱「服務費用簡介」）</li> <li>詳情可參閱滙豐網頁（借貸&gt;信用卡&gt;「現金套現」計劃）</li> <li>請留意本行並沒有委託任何第三方轉介「現金套現」計劃申請亦不會辦理任何由第三方在有益安排下轉介的申請。如有查詢，請致電熱線2233 3000</li> </ul>										

## 最低還款額說明表

- 假設：
- 結欠為港幣20,000元
  - 利率 = 每月2.65% (相當於購物簽賬的實際年利率為35.42%，而現金借貸的實際年利率為35.94%)
  - 假設沒有新交易
  - 假設沒有年費和其他費用
  - 結單日期後第26日到期還款並假設於到期日或之前還款

以下例子只供參考，但必須符合上述的假設。如要計算適用於閣下特定情況的上述資料，您可透過本行網站上的信用卡還款計算機 [香港滙豐網站 > 借貸 > 使用您的信用卡 - 查看全部 > 信用卡還款計算機或到<https://www.hsbc.com.hk/zh-hk/credit-cards/tools/repayment-calculator/>] 並輸入總結欠銀碼，以取得較準確的資料。

假設您的信用卡沒有額外收費，而每個月繳付...	您償還港幣20,000元的欠款約需...	及預計需繳付之總額為...
只支付最低還款額	11.5年	港幣57,850元
港幣869元	3年	港幣31,279元 (節省金額 = 港幣26,570元)

註：1. 實際年利率乃根據銀行營運守則提及的有關指引所列的一套準則計算，與實際適用於閣下信用卡戶口的實際年利率或有差異。

本資料概要的英文及中文版本如有任何不一致，概以英文版本為準。本資料概要的任何中文版本僅供參考。

借定唔借？還得到先好借！