

Key Facts Statement (KFS) for Credit Card Spending Instalment (One-off Handling Fee Plan)

Hang Seng Bank

Credit Card Spending Instalment Plan
November 2023

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 offer letter for the final terms of your Credit Card Spending Instalment (One-off Handling Fee Plan)[#].

Interest Rates and Interest Charges

Annualized Percentage Rate (APR)

Please refer to below Additional Information.

Annualised Overdue / Default Interest Rate

Please refer to below Additional Information.

Fees and Charges

Handling Fee

A one-off handling fee, the amount of which depends on the transaction amount, is charged by the Bank upon approval of the application. Please refer to our Hang Seng Bank website for details of the Handling Fee (Personal > Cards > Cash / Spending Instalments > Spending Instalment).

Example:

Instalment plan amount	6-month instalment	12-month instalment
HKD 10,000	HKD 100	HKD 200

Late Payment Fee and Charge

Please refer to below Additional Information.

Cancellation / Amendment / Pre-payment Fee

Not applicable.

Returned Cheque / Rejected Autopay Charge

Please refer to below Additional Information.

Additional Information

The monthly instalment of this plan is a credit card transaction, hence, it is subject to interest rates and other fees and charges applicable to the relevant credit card. Customers can refer to Key Facts Statement, Terms and Conditions and Service Charges table of relevant Credit Card Products.

Remark(s):

[#] This plan is applicable to selected customers only. Please refer to our Hang Seng Bank website for details (Personal > Cards > Cash/ Spending Instalments > Spending Instalment) or contact Customer Service Hotline (852) 2998 6899.