

Hang Seng Handy Cash Personal Instalment Loan

Hang Seng Personal Instalment Loan Tax Season Offer
Lower rates in tax season, Time to Borrow!

APR as low as
1.68%⁽¹⁾






Up to
HKD 10,000
 cash rebate^{#(2)}

Tax Season Limited-time offer

Last Call

Grab the last chance! When tax season meets the rate cut, apply for Hang Seng Personal Instalment Loan to enjoy Double Savings!

From now till 28 February 2025, apply for Hang Seng Personal Instalment Loan to enjoy:

-  Tax Season Annualized Percentage Rate as low as **1.68%**⁽¹⁾ (monthly flat rate as low as 0.0755%), **0% handling fee**
-  **Up to HKD8,000 Cash Rebate**⁽²⁾ for online application
-  **Add-on offer**
Apply online with promotion code "EX2K" to enjoy **extra up to HKD2,000 cash rebate**^{#(2)}
-  Loan amount up to **HKD3,000,000** or **24 times** of your monthly salary (whichever is lower)⁽³⁾
-  Repayment periods up to **60 months**⁽⁴⁾. During repayment period, you can also apply for a Top-up Loan on your repaid principal amount⁽⁵⁾ with no documents required⁽⁶⁾


Simply apply for Personal Instalment Loan online and enjoy **instant approval in as fast as 1 minute**⁽⁷⁾ to get cash with ease!

Apply now!

 **Hang Seng Personal Banking Mobile App**
 (Personal Loans > Loan Application > Personal Instalment Loan)

 **Hang Seng Bank Website**
 (Loans > Personal Instalment Loan)

 **24-hour** Application Hotline **2812 8000**

 Complete and return your application form by mail/hand to any Hang Seng Bank branch

Interest Rate & Monthly Repayment Table (Cash Rebate Excluded)

Loan Amount (HKD)	Maximum cash rebate for online application ⁽²⁾ (HKD)	Maximum extra cash rebate with promo code ⁽²⁾ (HKD)	Monthly Flat Rate			Monthly Repayment Amount (HKD) – Based on every HKD10,000 loan amount (Annualised Percentage Rate)					
			12 months	18-24 months	36 months or above	12 months	18 months	24 months	36 months	48 months	60 months
\$5,000 - \$49,999	–	–	0.40%	0.39%	0.38%	\$873.40 (9.10%)	\$594.60 (9.04%)	\$455.70 (9.10%)	\$315.80 (8.86%)	\$246.40 (8.80%)	\$204.70 (8.73%)
\$50,000 - \$99,999	–	–	0.35%	0.34%	0.33%	\$868.40 (7.94%)	\$589.60 (7.86%)	\$450.70 (7.92%)	\$310.80 (7.70%)	\$241.40 (7.66%)	\$199.70 (7.60%)
\$100,000 - \$199,999	\$300	–	0.25%	0.24%	0.23%	\$858.40 (5.63%)	\$579.60 (5.52%)	\$440.70 (5.57%)	\$300.80 (5.37%)	\$231.40 (5.36%)	\$189.70 (5.33%)
\$200,000 - \$299,999	\$600	\$1,000	0.23%	0.22%	0.21%	\$856.40 (5.18%)	\$577.60 (5.06%)	\$438.70 (5.11%)	\$298.80 (4.90%)	\$229.40 (4.89%)	\$187.70 (4.88%)
\$300,000 - \$499,999	\$1,000	\$1,000	0.22%	0.21%	0.20%	\$855.40 (4.95%)	\$576.60 (4.83%)	\$437.70 (4.87%)	\$297.80 (4.67%)	\$228.40 (4.66%)	\$186.70 (4.65%)
\$500,000 - \$999,999	\$1,500	\$2,000	0.21%	0.20%	0.19%	\$854.40 (4.72%)	\$575.60 (4.59%)	\$436.70 (4.64%)	\$296.80 (4.43%)	\$227.40 (4.43%)	\$185.70 (4.42%)
\$1,000,000 - \$1,499,999	\$2,000	\$2,000	0.19%	0.18%	0.17%	\$852.40 (4.26%)	\$573.60 (4.13%)	\$434.70 (4.17%)	\$294.80 (3.97%)	\$225.40 (3.97%)	\$183.70 (3.96%)
\$1,500,000 or above	\$8,000	\$2,000	0.0755%	0.16%	0.15%	\$840.90 (1.68%)	\$571.60 (3.67%)	\$432.70 (3.71%)	\$292.80 (3.50%)	\$223.40 (3.50%)	\$181.70 (3.50%)

- All Annualised Percentage Rates are calculated using the Net Present Value Method in accordance with the Code of Banking Practice. The Annualised Percentage Rates are reference rate which include the basic interest rate and other fees and charges of a product expressed as an annualised rate (if applicable).
- The calculation of the monthly repayment amount and the Annualised Percentage Rate has taken the 0% handling fee into account and does not include Cash Rebate. The monthly repayment amount is rounded up to 1 decimal point. The proportion of loan principal to interest in each monthly instalment amount is calculated according to the Rule of 78.
- The actual interest rate may be adjusted upon approval on a case-by-case basis, and the repayment liability depends on actual terms.

Remarks:

- (1) For a loan amount of HK\$1,500,000 or above, the Annualised Percentage Rate of 1.68% is calculated based on a monthly flat rate of 0.0755% and a 12-month repayment period, including 0% handling fee. The Annualised Percentage Rates are reference rate which include the basic interest rate and other fees and charges of a product expressed as an annualised rate (if applicable).
- (2) For the cash rebate offers and other terms and conditions, please refer to the Promotional Terms and Conditions set out below for details.
- (3) The final approved loan amount, which is calculated by way of monthly salary multiple, is subject to change in accordance with the circumstances of individual cases.
- (4) Customers can choose for a 12, 18, 24, 36, 48 or 60 months repayment period. If Tax Payment is the only loan purpose, maximum tenor is 18 months.
- (5) Customers may apply for a Top-up Loan on the repaid principal amount if a minimum of one instalment is made, the repaid principal amount is over HK\$3,000 and a punctual repayment record is maintained. For the detailed terms and conditions, please refer to the relevant application form.
- (6) Hang Seng reserves the right to request additional documents from individual applicants on a case-by-case basis.
- (7) After logging on to Personal e-Banking or Hang Seng Mobile App, existing customers may finish the application process and get the approval result from starting the loan application in "Set Your Loan Plan" page, to submitting the application in Acknowledgement page in as fast as 1 minute. It's only applicable to application submitted during designated service hours (Mon to Fri: 9:00 a.m. to 8:30 p.m.; Sat: 9:00 a.m. to 5:30 p.m.; Sun and public holidays: 12:00 noon to 8:30 p.m.). Instant approval is eligible to customers who meet our approval requirements, and on case-by-case basis. It may take longer processing time depending on actual circumstances of individual applications.
- (8) Minimum loan amount is HK\$5,000.
- (9) Hang Seng will disburse the approved loan amount to customer's designated bank account directly without further notice (1) if the final approved amount, repayment period and interest rate (collectively, the "loan terms") remain unchanged as those indicated in customer's application via any of the available application channels (the applicable interest rate is based on the customer type (if applicable) and the requested loan amount set out in the interest rate table on this application form); or (2) based on Hang Seng's approved loan terms, which may be selected/accepted by customer during the online application via Personal e-Banking or Hang Seng Mobile App. Otherwise, Hang Seng will contact customer for follow-up.
You will receive SMS notification from Hang Seng on the day of loan drawdown and you may also refer to the drawdown letter for details of the loan.
- (10) The salary scheme of our representatives (included basic salary and incentive) is based on their performance of various aspects and not only the sales target achieved.

- (11) Customer is advised to pay attention on whether interest expenses would be saved by making early repayment of personal instalment loan. For enquiring the relevant fees and charges of loan account, please call our Personal Loan Service Hotline 2997 3882.
 - (12) For the frequently asked questions relating to Personal Instalment Loan (e.g. Important notes of early repayment; the basis of apportionment of principal and interest in the monthly repayment, etc), please refer to our Bank's website (Personal Banking > Loans > Personal Instalment Loan > FAQ).
 - (13) Please visit Hang Seng Bank's Website (Loans > Personal Instalment Loan > Terms and Conditions for Hang Seng Personal Instalment Loan and Hang Seng Personal Revolving Loan) or call 2812 8000 for Terms and Conditions for Hang Seng Personal Instalment Loan and Hang Seng Personal Revolving Loan, Key Facts Statement, Privacy Notice and Hang Seng Card Terms and Conditions (for Personal Revolving Loan application only).
 - (14) Hang Seng Handy Cash Personal Instalment Loan is provided subject to the Terms and Conditions for Hang Seng Personal Instalment Loan and Hang Seng Personal Revolving Loan. Please read the Declaration, the Terms and Conditions for Hang Seng Personal Instalment Loan and Hang Seng Personal Revolving Loan, Key Facts Statement and the Privacy Notice which accompanies this application on Hang Seng Bank's Website (Loans > Forms & Documents Centre > Loans > Hang Seng Handy Cash Personal Instalment Loan > DOWNLOAD FORM). Please contact 2812 8000 if you have any enquiries.
- # Customers who have successfully applied for Hang Seng Instalment Loan via Hang Seng Bank Website, Hang Seng Personal e-Banking or Hang Seng Personal Banking Mobile App and drawdown with a designated loan amount and tenor, and input the specific promotion code "EX2K" under "Set your loan plan" or "Loan Information" during the application, will be entitled to extra up to HKD2,000 Cash Rebate. By using the promotion code, you agree to be bound by clause (ii) of terms and conditions as set out by the Bank.

Hang Seng Bank Website	Hang Seng Personal e-Banking	Hang Seng Personal Banking Mobile App
<p>Loan Information</p> <p>Loan Purpose</p> <p>Family Uses Travelling Further Education Standby Credit</p> <p>Others</p> <p>Promotion code (Optional)^[2] EX2K</p>	<p>Loan information</p> <p>Set your loan plan</p> <p>How much do you need? HKD (5,000 - 3,000,000)</p> <p>Promotion code (Optional)^[3] EX2K</p> <p>Loan purpose</p> <p> <input type="radio"/> Personal use <input type="radio"/> Family uses <input type="radio"/> Standby credit <input type="radio"/> Further education <input type="radio"/> Traveling <input type="radio"/> Tax payment <input type="radio"/> Others </p>	<p>Set your loan plan</p> <p>How much do you need?</p> <p>HKD (5,000 - 3,000,000)</p> <p>Promotion code (optional) ^[2]</p> <p>EX2K</p>

Terms and conditions apply.

To borrow or not to borrow? Borrow only if you can repay!

Promotional Terms and Conditions:

- i. The promotion period commences on 21 January 2025 and expires on 28 February 2025, both dates inclusive ("the Promotion Period"). The offer is available to customers who successfully apply for and drawdown Hang Seng Handy Cash Personal Instalment Loan (excluding Top-up Loan, Debt Consolidation Instalment Loan, Tax Comforter Loan) (the "Loan") within the Promotion Period.
- ii. During the Promotion Period, customers who have successfully applied for (and have satisfied the relevant eligibility criteria) the Loan via Hang Seng Bank Website, Hang Seng Personal e-Banking or Hang Seng Personal Banking mobile app and drawn down the Loan with a designated drawdown amount and repayment period will be entitled to corresponding cash rebate:
 1. Up to HKD8,000 cash rebate for online application for Hang Seng Private Banking, Prestige Private and Prestige Banking customers, or up to HKD6,000 cash rebate for online application for other customers; or
 2. Up to HKD10,000 cash rebate for Hang Seng Private Banking, Prestige Private and Prestige Banking customers, or up to HKD8,000 cash rebate for other customers for inputting the **Promotion Code "EX2K"** in the field specified below under the online application form:
 - Hang Seng Bank Website or Hang Seng Personal e-Banking - "Loan Information"; or
 - Hang Seng Personal Banking mobile app - "Set your loan plan".

Please refer to the tables below for details:

Cash rebate for Hang Seng Private Banking, Prestige Private and Prestige Banking customers

Drawdown amount	Cash rebate for online application	Extra cash rebate for designated promotion code "EX2K" via online application			Total cash rebate for designated promotion code "EX2K" via online application		
		Repayment Period					
	36 months or above	24-48 months	60 months	24 months	36-48 months	60 months	
HKD100,000 – HKD199,999	HKD300	–	–	–	HKD300	HKD300	
HKD200,000 – HKD299,999	HKD600	HKD500	HKD1,000	HKD500	HKD1,100	HKD1,600	
HKD300,000 – HKD499,999	HKD1,000	HKD500	HKD1,000	HKD500	HKD1,500	HKD2,000	
HKD500,000 – HKD999,999	HKD1,500	HKD500	HKD2,000	HKD500	HKD2,000	HKD3,500	
HKD1,000,000 – HKD1,499,999	HKD2,000	HKD500	HKD2,000	HKD500	HKD2,500	HKD4,000	
HKD1,500,000 or above	HKD8,000	HKD500	HKD2,000	HKD500	HKD8,500	HKD10,000	

Cash rebate for other customers

Drawdown amount	Cash rebate for online application	Extra cash rebate for designated promotion code "EX2K" via online application			Total cash rebate for designated promotion code "EX2K" via online application		
		Repayment Period					
	36 months or above	24-48 months	60 months	24 months	36-48 months	60 months	
HKD100,000 – HKD199,999	HKD200	–	–	–	HKD200	HKD200	
HKD200,000 – HKD299,999	HKD400	HKD500	HKD1,000	HKD500	HKD900	HKD1,400	
HKD300,000 – HKD499,999	HKD600	HKD500	HKD1,000	HKD500	HKD1,100	HKD1,600	
HKD500,000 – HKD999,999	HKD900	HKD500	HKD2,000	HKD500	HKD1,400	HKD2,900	
HKD1,000,000 – HKD1,499,999	HKD1,500	HKD500	HKD2,000	HKD500	HKD2,000	HKD3,500	
HKD1,500,000 or above	HKD6,000	HKD500	HKD2,000	HKD500	HKD6,500	HKD8,000	

Cash rebate will be credited to eligible customer's repayment account by 30 June 2025 without prior notice. Customers must have no record of default or early settlement of their instalment loan before the cash rebate is credited. Eligible customers must maintain a relevant valid account before the rebate is credited. If customers settle their instalment loans ahead of schedule after the cash rebate has been credited, he/she shall return the cash rebate in full to Hang Seng Bank Limited ("Hang Seng") upon settlement of the Loan. Each eligible customer could enjoy the offer once in the Promotion Period.

- iii. No person other than the customer and Hang Seng (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- iv. These terms and conditions are subject to prevailing regulatory requirements.
- v. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- vi. Hang Seng reserves the right to terminate the above offer at any time or to vary the same and the related terms and conditions from time to time.
- vii. In case of any dispute arising out of the promotion, the decision of Hang Seng shall be final and conclusive and binding on all parties concerned.
- viii. The English version of these terms and conditions shall prevail whenever there is any discrepancy between the English and Chinese versions.