



Preferential interest rate for personal instalment loan

Promotional Period: 10 Sep 2020 - 20 Oct 2020 (both dates inclusive)

| Loan amount (HK\$) | Flat rate per month | | Monthly repayment amount (HK\$) - For every HK\$10,000 loan amount (APR) | | | | | | | | |
|-----------------------|---------------------|-----------------|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 24 months or below | above 24 months | 6 months | 9 months | 12 months | 18 months | 24 months | 36 months | 48 months | 54 months | 60 months |
| \$5,000 - \$49,999 | 0.54% | 0.58% | \$1,720.7 | \$1,165.2 | \$887.4 | \$609.6 | \$470.7 | \$335.8 | \$266.4 | \$243.2 | \$224.7 |
| | | | 11.61% | 12.17% | 12.42% | 12.63% | 12.67% | 13.54% | 13.38% | 13.27% | 12.96% |
| \$50,000 - \$99,999 | 0.36% | 0.40% | \$1,702.7 | \$1,147.2 | \$869.4 | \$591.6 | \$452.7 | \$317.8 | \$248.4 | \$225.2 | \$206.7 |
| | | | 7.63% | 8.01% | 8.19% | 8.35% | 8.40% | 9.33% | 9.28% | 9.22% | 9.18% |
| \$100,000 - \$199,999 | 0.28% | 0.32% | \$1,694.7 | \$1,139.2 | \$861.4 | \$583.6 | \$444.7 | \$309.8 | \$240.4 | \$217.2 | \$198.7 |
| | | | 5.90% | 6.20% | 6.34% | 6.47% | 6.52% | 7.47% | 7.44% | 7.41% | 7.38% |
| \$200,000 - \$299,999 | 0.25% | 0.29% | \$1,691.7 | \$1,136.2 | \$858.4 | \$580.6 | \$441.7 | \$306.8 | \$237.4 | \$214.2 | \$195.7 |
| | | | 5.25% | 5.52% | 5.65% | 5.77% | 5.81% | 6.77% | 6.75% | 6.72% | 6.71% |
| \$300,000 - \$499,999 | 0.24% | 0.28% | \$1,690.7 | \$1,135.2 | \$857.4 | \$579.6 | \$440.7 | \$305.8 | \$236.4 | \$213.2 | \$194.7 |
| | | | 5.04% | 5.30% | 5.42% | 5.53% | 5.58% | 6.54% | 6.52% | 6.50% | 6.48% |
| \$500,000 - \$799,999 | 0.18% | 0.22% | \$1,684.7 | \$1,129.2 | \$851.4 | \$573.6 | \$434.7 | \$299.8 | \$230.4 | \$207.2 | \$188.7 |
| | | | 3.76% | 3.96% | 4.05% | 4.14% | 4.18% | 5.14% | 5.14% | 5.12% | 5.11% |
| \$800,000 or above | 0.13% | 0.18% | \$1,679.7 | \$1,124.2 | \$846.4 | \$568.6 | \$429.7 | \$295.8 | \$226.4 | \$203.2 | \$184.7 |
| | | | 2.71% | 2.86% | 2.92% | 2.99% | 3.02% | 4.20% | 4.22% | 4.20% | 4.20% |

The monthly repayment amount and the Annualised Percentage Rate (APR) is calculated based on 6, 9, 12, 18, 24, 36, 48, 54 or 60-month repayment period and loan amount of every HK\$10,000. The monthly repayment amount is rounded up to one decimal place. 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. Please note that the actual monthly repayment amount may differ. Customers can refer to the Loan confirmation letter for actual related information.

Terms and conditions apply.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited