

# Key Facts Statement (KFS) for Instalment Loan

The Hongkong and Shanghai Banking Corporation Limited (“we” or “us”)

**100% Personal Loan Guarantee Scheme  
April 2021**

<b>This product is a term loan.</b>					
<b>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 term loan.</b>					
<b>Interest Rates and Interest Charges</b>					
<b>Annualised Percentage Rate (APR)</b>	For a loan amount of HKD10,000: <table border="1" style="width: 100%;"><tr><td style="width: 30%;">Loan Tenor</td><td>6 years (With or without 12-month principal repayment holiday)</td></tr><tr><td>APR</td><td>1%</td></tr></table> <p>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.</p>	Loan Tenor	6 years (With or without 12-month principal repayment holiday)	APR	1%
Loan Tenor	6 years (With or without 12-month principal repayment holiday)				
APR	1%				
<b>Annualised Overdue / Default Interest Rate</b>	Not applicable				
<b>Interest Rebate</b>	Customer will receive a full rebate of the interest payments made after the loan and interest are fully repaid by the end of the scheduled repayment period despite any interim delinquencies.				
<b>Use of Loan Proceeds by customer</b>	No restriction				
<b>Fees and Charges</b>					
<b>Handling Fee</b>	Not applicable				
<b>Set Up Fee</b>	Not applicable				
<b>Late Payment Fee and Charge</b>	HKD100 on each occasion if we do not receive monthly repayment in full on its due date				
<b>Prepayment / Early Settlement / Redemption Fee</b>	Not applicable				
<b>Returned Cheque / Rejected Autopay Charge</b>	Not applicable				
<b>Additional Information</b>					
<ul style="list-style-type: none"><li>• The proportion of interest and principal in each monthly repayment is calculated according to Rule of 78. Further information available on our HSBC website (Borrowing&gt; Loans&gt; 100% Personal Loan Guarantee Scheme&gt;Frequently Asked Questions)</li><li>• Minimum loan amount is HKD5,000</li><li>• For further information of 100% Personal Loan Guarantee Scheme , please refer to our HSBC website (Product information under Borrowing&gt;Loans&gt;100% Personal Loan Guarantee Scheme )</li><li>• Please note that we do not appoint any third parties to refer loan 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 2996 7288.</li><li>• If the repayment obligations are not fulfilled, it may adversely affect the credit records maintained at the credit reference agencies. We will also follow up in accordance with our usual processes.</li></ul>					