

## Shanghai Commercial Bank Credit Card Cash Instalment Program

**Do you have any study, home decoration, wedding, investment or travel plans? Apply for the Cash Instalment Program to get quick cash and make it happen now!**

**The maximum cash instalment amount is up to 100% of your credit card credit limit!**

Cash Instalment Amount	Instalment Tenor	Monthly Handling Fee	Annualised Percentage Rate ("APR")
HK\$3,000 – HK\$29,500	12 months	0.35%	7.94%
	24 months		8.16%
HK\$30,000 and up	12 months	<b>0.28%</b>	6.32%
	24 months		6.51%

Notes:

- The Annualized Percentage Rate ("APR") of 0.28% monthly handling fee is 6.32% (12-month instalment) and 6.51% (24-month instalment) respectively. The APR of 0.35% monthly handling fee is 7.94% (12-month instalment) and 8.16% (24-month instalment) respectively.
- Please provide a copy of the latest 1 month's income proof.
- Unless with the Bank's prior consent, Cash Instalment will not be counted for eligible transactions for the Credit Card Welcome Offer.
- The Bank has the sole discretion to approve or reject any application or recommended final approval withdrawal instalment amount, monthly handling fee and instalment tenor without giving any reason or prior notice.
- The APR above is calculated based on the requirement of the Code of Banking Practice.
- The APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate.

### Apply Now!

**Complete the Application Form below with required document(s):**

**Post to Shanghai Commercial Bank Limited – Credit Card Dept. Level 26, Tower 2,**

**Kowloon Commerce Centre, 51 Kwai Cheong Road, Kwai Chung, New Territories,**

**Hong Kong or**

**Email to [issue.creditcard@shacombank.com.hk](mailto:issue.creditcard@shacombank.com.hk) or**

**Contact at (852) 2818 8236**

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



**上海商業銀行**  
SHANGHAI COMMERCIAL BANK



To: Shanghai Commercial Bank Limited (the "Bank")

**Shanghai Commercial Bank Credit Card Cash Instalment Program Application Form**

Please fill in your latest information

Principal Card Cardholder Name (English): \_\_\_\_\_ Contact No.: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Designated Credit Card No. (Principal Card only): \_\_\_\_\_

Cash Instalment amount applied: HK\$ \_\_\_\_\_

The maximum amount of the cash installment can be up to 100% of the available credit limit of the credit card, with a minimum of HK\$3,000 and should be in multiples of HK\$500. If the cardholder requests an amount higher than the current available credit limit, it will be deemed that the cardholder has also applied for an increase in the credit limit of the credit card.

Instalment Tenor:  12months  24months Remark: If not indicated, 12 months will be applied.

Loan Purpose:  Private Purpose  Debt Repayment  Investment  Tax Payment  Mortgage Down Payment  Others \_\_\_\_\_

**Latest Occupation Information (cardholders are requested to provide the latest 1 month's income proof. All submitted documents will not be returned)**

Full-time Employed  Part-time Employed  Self Employed – Sole Proprietor  Self Employed – Shareholder / Partner  
 Housewife (Please provide the asset proof)  Retired (Please provide the asset proof)  Student

Name of the Company: \_\_\_\_\_

Occupation: \_\_\_\_\_ Year of Employment: \_\_\_\_\_

Position: \_\_\_\_\_ Annual Income: HK\$ \_\_\_\_\_

**Income and Credit Information Statement**

Monthly Income: HK\$ \_\_\_\_\_

I. Do you have any secured loans (including mortgages) other than Shanghai Commercial Bank\*?  No  Yes Please fill in your most recent total monthly payment: HK\$ \_\_\_\_\_

II. Do you have any unsecured loans from other financial institutions (except banks)?  No  Yes Please fill in your most recent total monthly payment: HK\$ \_\_\_\_\_

III. Are you applying for any unsecured loans other than Shanghai Commercial Bank^?  No  Yes Please fill in your most recent total monthly payment: HK\$ \_\_\_\_\_

\* Mortgage loans include building mortgages, secured overdrafts and mortgage loans. Please provide the latest 1 month's mortgage loan repayment advice / schedule (if applicable)

^ Unsecured loans include credit cards, revolving loans, unsecured overdrafts and unsecured loans.

**Please debit the cash instalment amount into my bank account below (not applicable to joint account):**

Bank Account      Bank Code      Branch Code      Account Number  
\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_| - |\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_| - |\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|

Bank Name: \_\_\_\_\_

**Relationship Declaration (applicable for the cardholder requesting for increase in credit limit)**

I am / have been a director / shareholder / employee or a relative / nominee of the director / shareholder / employee of Shanghai Commercial Bank Limited or its subsidiaries in the past 12 months. (Please delete where inapplicable)

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Department: \_\_\_\_\_ Position: \_\_\_\_\_

**Declaration and Signature**

I hereby declare and confirm that all the information provided above is true, complete and up-to-date. I confirm that I have read, understood and agreed to be bound by Shanghai Commercial Bank Credit Card Cash Instalment Program Terms and Conditions, Key Facts Statement (KFS) for Instalment Loan, Circular to Customers and Other Individuals relating to the Collection and Handling of Personal Data and related promotional terms and conditions. I understand and agree that the Bank may verify, exchange and obtain the information of me by any means at any time and from time to time as the Bank may deem necessary, including but not limited to (a) conduct credit checks with any credit reference agencies at any time; and (b) perform credit reviews and require at least monthly access to credit data from any credit reference agencies; for processing this application and/or performing regular credit reviews, particularly for considering possible increase, decrease or modification of the credit limit on my credit card account.

I acknowledge that the Bank does not engage any intermediary or third party for referral of customer's Cash Instalment Program application. I confirm that I am not referred by any intermediary or third party and not required to pay any referral fee to any intermediary or third in relation to this application.

X

Signature of Cardholder

(Should be the same as that on the credit card application form)

Date

**FOR BANK USE ONLY**

CL:	AVA BAL:	FP / PP / MP / INACT	REV CL:	APP / REJ:
CRA: TU (Y/N)	INST AMT:	REMARK:		
MHT NO.:		% AUTH CODE:	DATE:	HC WAIVE (Y / N)

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

Issued by Shanghai Commercial Bank Limited

06/2025

## Shanghai Commercial Bank Credit Card Cash Instalment Program Terms and Conditions ("Terms and Conditions")

Please read and understand these Terms and Conditions before you apply for Shanghai Commercial Bank Credit Card Cash Instalment Program (the "Program").

### Eligibility Criteria and General Provisions

1. The Program is applicable to the principal cardholders ("Cardholder") of personal credit cards and co-branded credit cards excluding non-Hong Kong Dollar personal principal credit cards or supplementary credit cards (the "Eligible Cards") issued by Shanghai Commercial Bank Limited (the "Bank").
2. By applying for the Program, Cardholder are deemed to have accepted and agreed to be bound by these Terms and Conditions together with all terms and conditions set out in the Program and in any promotional materials of the Program. During the period when the Program is applicable, these Terms and Conditions shall form part of the Bank's Credit Card Cardholder Agreement. In the event of any inconsistency between the terms of the Bank's Credit Card Cardholder Agreement and the Terms and Conditions, the Terms and Conditions shall prevail insofar as they apply to the Program. The Bank reserves the right, at any time without prior notice, to revise or amend these Terms and Conditions and to suspend or terminate the Program.
3. To apply for the Program, Cardholder is required to provide at least the latest one month of employment information, income proof and mortgage repayment or rental record (if any). The Cardholder understands and agrees that the Bank may verify, exchange and obtain the information of the Cardholder by any means at any time and from time to time as the Bank may deem necessary, including but not limited to:
  - (a) conduct credit checks with any credit reference agencies at any time; and
  - (b) perform credit reviews and require at least monthly access to credit data from any credit reference agencies; for processing the application and/or performing regular credit reviews, particularly for considering possible increase, decrease or modification of the credit limit on the Cardholder's credit card account (the "Card Account").
4. The Bank reserves the absolute discretion to approve or reject any application or offer the final approved amount, monthly handling fee and the instalment payment period of the Program for any application according to the Bank's credit assessment without giving prior notice or any reasons therefor.

### Application and Instalment Amount

5. The handling fees, minimum and maximum cash out amount on the cash instalment for each application of the Program shall be conclusively determined by the Bank. The Bank will specify such handling fees and requirements of cash out amount on the application forms, marketing materials, webpages or other notices by the Bank from time to time in relation to the Program.
6. By applying for the Program, Cardholder agrees that the Bank may increase the credit limit on the Card Account having regard to the cash out amount requested by Cardholder.
7. Application will only be valid upon the approval and confirmation by the Bank in writing (the "Confirmation Letter"). Terms set out in the Confirmation Letter, including but not limited to the approved total sum of cash instalment amount (the "Total Instalment Amount") for cash out, the entire instalment period (the "Instalment Tenor"), monthly handling fee and annualized rate, are not allowed to change except with the prior consent of the Bank in writing. The Bank reserves the final decision on the credit limit adjustment of the Card Account, if applicable.
8. Upon approval of an application, the Bank will withhold the credit limit from the Card Account an amount equal to the Total Instalment Amount of the Program approved by the Bank.
9. **The Cardholder agrees and authorizes the Bank to credit the Total Instalment Amount of the Program in full to the designated bank account or credit card account under the name of the Cardholder that specified in the application. The Bank will charge the Card Account an administration fee of HK\$20 for each remittance (except deposit into the account with the Bank).**
10. The fund-receiving bank may charge a handling fee from the Cardholder's designated bank account or credit card account (except for bank accounts with the Bank). The Bank is not liable for any fee or charges incurred by other bank account or credit card account arising from or in connection with Cardholder's application for the Program.

### Monthly Handling Fee

11. Upon approval of application for the Program, the Bank may charge a monthly handling fee (if applicable) on the Total Instalment Amount at such rates determined by the Bank from time to time as specified in the Confirmation Letter. The annualized percentage rate calculated according to the guidelines under the Code of Banking Practice.

### Repayment and Charges

12. Cardholder shall repay the Monthly Instalment Amount to the Bank in instalments on a monthly basis until the full amount of the Total Instalment Amount plus monthly handling fee and any other fee and finance charge (if applicable) payable on the Total Instalment Amount is received by the Bank in full.

13. The amount of each instalment repayment is calculated by dividing the Total Instalment Amount of the Program by the Instalment Tenor plus the applicable monthly handling fee (the "Monthly Instalment Amount"). The Monthly Instalment Amount shall be billed to the Card Account each month in the same manner as a purchase transaction and shall become due and payable on the statement payment due date in accordance with the terms and conditions of the Bank's Credit Card Cardholder Agreement. Remaining balance therefrom, if any, will be included in the last instalment.
14. The first Monthly Instalment Amount will be billed to the Card Account on the same day or the business day following the date of approval of application for the Program and shown in the relevant card statement.
15. The Monthly Instalment Amount, handling fee and administration (if any) will not be entitled for any bonus points or cash rebate.
16. The withheld credit limit on the Card Account will be reduced proportionally upon the Monthly Instalment Amounts are received by the Bank. The Bank reserves the rights to determine apportion the Monthly Instalment Amount paid by Cardholder towards the repayment of principal, interest and fees (if applicable) as the Bank deems appropriate.
17. The Bank will charge late fee and finance charge to the Card Account in accordance with the terms and conditions of the Bank's Credit Card Cardholder Agreement.

#### Early Repayment

18. For early full repayment requested by the Cardholder, subject to the Bank's approval, Cardholder shall repay in full the total sum of all remaining unpaid Total Instalment Amount plus monthly handling fee (the "Repayment Amount"). The Bank will charge an administration fee of 3% of the Total Instalment Amount or HK\$500 (or such other amount determined by the Bank from time to time) (the "Early Repayment Fee"), whichever is higher, to the Card Account. Partial early repayment will not be accepted.
19. Upon the Bank's approval of such early full repayment request, the Early Repayment Amount and Early Repayment Fee shall become immediately due and payable by the Cardholder.
20. The Cardholder is not allowed to cancel or change any terms of the Program once the application is approved by the Bank unless such Cardholder's request is eligible to the 7-Day Cooling-off Period as set out in these Terms and Conditions.

#### 7-Day Cooling-off Period

21. Cardholder is entitled to cancel an approved application subject to the following provisions and at the Bank's absolute discretion:
  - (a) Cardholder shall make request of cancellation of the Program (the "Cancellation") through our Credit Card Customer Service Hotline personally and repay in full the total amount of all remaining unpaid Repayment Amount within 7 calendar days beginning on the day immediately following the post date of the first Monthly Instalment Amount, both dates inclusive (the "7-Day Cooling-off Period"). The Bank may not accept partial repayment;
  - (b) Cardholder is only allowed to apply for Cancellation during the 7-Day Cooling-off Period one time per calendar year; and
  - (c) The Bank reserves the right to impose or waive the Early Repayment Fee upon a successful Cancellation during the 7-Day Cooling-off Period.

#### Overriding Right

22. Notwithstanding anything contained in the Bank's Credit Card Cardholder Agreement, these Terms and Conditions or any other relevant documents, the Bank has the right at its absolute discretion to request for immediate repayment of all sums payable under the Program at any time.
23. Without prejudice to the Bank's overriding right to demand immediate repayment of the outstanding sums at any time under the Program, if the Cardholder or the Bank terminates the Program or the Card Account due to whatever reasons, or the Cardholder breaches any provisions of the Bank's Credit Card Cardholder Agreement or these Terms and Conditions, the Cardholder must repay immediately all the outstanding Total Instalment Amount, monthly handling fees, charges and interest (if applicable) chargeable to the Card Account.

#### Governing Law and Version

24. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Hong Kong Special Administrative Region of the People's Republic of China.
25. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.
26. In case of any dispute, the Bank reserves the right to make the final decision.



## Key Facts Statement (KFS) for Instalment Loan

Shanghai Commercial Bank Limited

Credit Card Cash Instalment Program

Effective Date: 23 June 2025

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 instalment loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

### Interest Rates and Interest Charges

Interest Rate	Please refer to the Handling Fee and Additional Information below		
Annualised Percentage Rate (APR)	Please refer to the Handling Fee and Additional Information below		
Annualised Overdue / Default Interest Rate	Please refer to the Additional Information below		

### Repayment

Repayment Frequency	This loan requires designated instalment payment period monthly repayment.		
Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment and take monthly handling fee 0.28% as an example:		

Loan Tenor	6-month	12-month	24-month
Periodic repayment amount for the Handling Fee specified below	N/A	HK\$8,613.33	HK\$4,446.67

Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment and take monthly handling fee 0.28% as an example:										
	<table border="1"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>Total repayment amount for the Handling Fee specified below</td> <td>N/A</td> <td>HK\$103,360</td> <td>HK\$106,720</td> </tr> </tbody> </table>			Loan Tenor	6-month	12-month	24-month	Total repayment amount for the Handling Fee specified below	N/A	HK\$103,360	HK\$106,720
Loan Tenor	6-month	12-month	24-month								
Total repayment amount for the Handling Fee specified below	N/A	HK\$103,360	HK\$106,720								

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at [http://www.shacombank.com.hk/eng/tools/calculators/calculators\\_cc\\_cash.jsp](http://www.shacombank.com.hk/eng/tools/calculators/calculators_cc_cash.jsp).

### Fees and Charges

Handling Fee	For a loan amount of HK\$100,000 with monthly repayment and take monthly handling fee 0.28% as an example, the APR is as follows:										
	<table border="1"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>APR</td> <td>N/A</td> <td>6.32%</td> <td>6.51%</td> </tr> </tbody> </table>			Loan Tenor	6-month	12-month	24-month	APR	N/A	6.32%	6.51%
Loan Tenor	6-month	12-month	24-month								
APR	N/A	6.32%	6.51%								
(1) The APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate.											
(2) The APR is calculated based on the requirement of the Code of Banking Practice.											
(3) For your eligible APR, please refer to our bank website or call our Credit Card Customer Service Hotline at (852) 2818 8236 for enquiry											

Late Payment Fee and Charge	Please refer to the Additional Information below		
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Prepayment / Early Settlement / Redemption Fee	3% of the full instalment amount or HK\$500, whichever is higher, will be charges to the relevant Card Account if you fully repay the loan earlier (or such other amount determined by the Bank from time to time). Partial early repayment will not be accepted.		
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Returned Cheque / Rejected Autopay Charge	Not applicable		
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### Additional Information

1. The amount of each instalment payment which is equal to the approved amount of the Cash Instalment Program plus the total handling fee divided by the designated instalment payment period, will be charged to the Card Account in the same manner as a purchase transaction in accordance with the terms and conditions of the Bank's Credit Card Cardholder Agreement. Remaining balance therefrom, if any, will be included in the last instalment. It is subject to interest, fees and charges applicable to the relevant credit card. For details, please refer to the "Shanghai Commercial Bank Credit Card

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Issued by Shanghai Commercial Bank Limited

06/2025



Cardholder Agreement" and "Fee Schedule of Credit Card Services".

2. The minimum amount of the Cash Instalment Program for each personal credit card's application is HK\$3,000 (or such other amount determined by the Bank from time to time) and the maximum amount together with the total handling fees are up to the available credit limit of the Card Account or 3 times monthly salary of the Cardholder as advised by the Bank from time to time. The amount of the Cash Instalment Program applied should be in the multiple of HK\$500.
3. The approved amount of the Cash Instalment Program will be credited in full to the designated bank deposit account under the name of the Cardholder. The Bank will charge the Card Account an administration fee of HK\$20 for each remittance (except deposit into the account with the Bank).

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.