上海商業銀行
SHANGHAI COMMERCIAL BANK

Key Facts Statement (KFS) for Instalment Loan

Shanghai Commercial Bank Limited

Credit Card Cash Instalment Program
Effective Date: 1 May 2026

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	36-month
Periodic repayment amount for the Handling Fee specified below	HK$16,946.67	HK$8,613.33	HK$4,446.67	HK$3,057.78

Total 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	36-month
Total repayment amount for the Handling Fee specified below	HK$101,680	HK$103,360	HK$106,720	HK$110,080

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.

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:

Loan Tenor	6-month	12-month	24-month	36-month
APR	5.89%	6.32%	6.51%	6.53%

(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	Please refer to the Additional Information below

and Charge	
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.
Returned Cheque / Rejected Autopay Charge	Not applicable

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 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).

For relevant Credit Card Cash Instalment Program Term and Conditions details, please visit the Bank website www.shacombank.com.hk.
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.