上海商業銀行
SHANGHAI COMMERCIAL BANK

Shanghai Commercial Bank Credit Card Purchase Instalment Program Application Form

Shanghai Commercial Bank (the "Bank") Credit Card Cardholders can apply for Purchase Instalment Program to enjoy monthly handling fee as low as 0.28% for travelling, shopping and tax payments with a 6 – 36 repayment period. Easily pay off credit card bills and taxes and manage your wealth flexibly!

Instalment Amount	Repayment Period	Monthly Handling Fee	Annualised Percentage Rate ("APR")
HK$1,000 to HK$29,999	6 months	0.35%	7.40%
	12 months		7.94%
	24 months		8.16%
	36 months		8.16%
HK$30,000 or above	6 months	**0.28%**	5.89%
	12 months		6.32%
	24 months		6.51%
	36 months		6.53%

The offer above is subject to Terms and Conditions. Should you have any queries, please visit the Bank's website www.shacombank.com.hk or contact our Credit Card Customer Service Hotline at (852) 2818 8236.

Principal Cardholder Full English Name: _____

(Must be the same as on HKID card)

Credit Card No.: | | | | | - | | | | | - | | | | | - | | | | |

Expiry Date:_____ (Month) _____ (Year) Contact Phone No.:_____

Repayment Period: ☐ 6 months ☐ 12 months ☐ 24 months ☐ 36 months (Will be treated as 12 months if not selected)

Please fill in the details of transactions below to apply for the Purchase Instalment Program:

(Cardholder can fill in "last monthly statement" in Merchant Name and the total transaction amount, if you want to apply with the whole statement)

	Merchant Name	Transaction Date	Transaction Amount
1.			HK$
2.			HK$
3.			HK$
		Total Transaction Amount HK$	

I would like to apply for Shanghai Commercial Bank Credit Card Purchase Instalment Program to set-off the outstanding balance of my Credit Card account stated above and agree that the monthly repayment amount plus handling fee will be debited from my Credit Card account stated above. I confirm that this Purchase Instalment Program application was not referred by an intermediary or a third party. I confirm that the information provided above is correct and have read, understood and hereby agreed to be bound by the Terms and Conditions in overleaf.

X_____ _____

Principal Cardholder's Signature (Must be same as on credit card application form) Date

Application Channels	
	Fax: 2818 5905 (please do not duplicate submission) Email: instalment.creditcard@shacombank.com.hk (The document format must be at jpg, pdf or png) Application Hotline: 2818 8236

Remarks: For the Purchase Instalment Program application, the Bank did not engage any intermediary / third party for referral of this Purchase Instalment Program application. If your Purchase Instalment Program application is referred by an intermediary or third party, the Bank may decline to process your application in accordance with relevant regulatory requirements. The total amount of the instalment program cannot override the original credit card limit. (not applicable to temporary credit limit).

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

FOR BANK USE ONLY

Processing	☐ 6 mth 1K-29K: 07-07673-8	☐ 6 mth >=30K: 07-07670-3	☐ 12 mth 1K-29K: 07-07903-6	☐ 12 mth >=30K: 07-07926-5
	☐ 24 mth 1K-29K: 07-07899-4	☐ 24 mth >=30K: 07-07927-3	☐ 36 mth 1K-29K: 07-07668-1	☐ 36 mth >=30K: 07-07661-4
	☐ Credit Note ☐ Notification letter ☐ Debit Instalment Mailing Date:		Remarks: Bill Pay ( ) :$_____(If have, please state)	
	Processing Date:	Handled By:	Checked By:	
Authorization Centre	Code: Approved Amount: HK$		Remarks:	
	Processing Date:	Handled By:	Checked By:	

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Shanghai Commercial Bank Credit Card Purchase Instalment Program Terms and Conditions:

1. Shanghai Commercial Bank Credit Card Purchase Instalment Program (the "Program") is applicable to principal and supplementary credit card cardholders (the "Cardholder") of Personal Credit Card / Co-branded Credit Card / Business Credit Card / Corporate Credit Card (the "Eligible Card") issued by Shanghai Commercial Bank Limited (the "Bank"), but it is not applicable to the RMB account of UnionPay Dual Currency Diamond Corporate Credit Card issued by the Bank.
2. Application for the Program should be made by the Cardholder after the transactions are posted to the statement of the Cardholder's credit card account (the "Card Account") and at least 7 days before the payment due date set out in the relevant statement. Cardholder shall provide any information and documents as required by the Bank in connection with the application. The Bank is not responsible for any loss or liability which the Cardholder may suffer as a result of any application not being approved.
3. The minimum amount of the Purchase Instalment Program for each personal credit card's application is HK$1,000 / RMB1,000, and that for each business / corporate credit card's application is HK$10,000 (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 as advised by the Bank from time to time. The Bank reserves the absolute discretion to approve or reject any application without giving any reasons. Application will only be valid upon the approval and confirmation by the Bank.
4. The Program is only applicable to any purchase transactions of good(s) / service(s) by the Cardholder with the Eligible Card but excluding cash advances, purchase of casino chips, transaction at financial institutions (including purchase of merchandise and services from banks), transaction at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques), wire transfers, instalment payment, fees and charges, temporary credit card limit, unposted / unauthorized / cancelled / refunded / found to be fraudulent or any other unqualified transactions as determined by the Bank.
5. The approved amount of the Program will be credited in full to the Card Account and the original bonus points or cash rebate earned from relevant transactions will be deducted. Cardholder is liable for any interest or finance charges incurred by those transactions, if any, before the credit is made.
6. The amount of each instalment payment which is equal to the approved amount of the Purchase 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 / Credit Card Cardholder Agreement for Company Card Account. Remaining balance therefrom, if any, will be included in the last instalment. No bonus points or cash rebate will be earned to such instalment payment amount.
7. The final approved amount of the Purchase Instalment Program for any application and the designated instalment payment period are subject to the Bank's absolute discretion. Upon approval of an application, the Bank will hold the available credit limit of the Card Account by the approved amount of the Purchase Instalment Program. The Bank will proportionally reduce the hold amount from the credit limit upon monthly repayment.
8. The handling fee is determined by the Bank from time to time at such rates specified in the relevant marketing materials / application forms / applicable at the time of application with annualized percentage rate calculated according to the guidelines under the Code of Banking Practice.
9. **The Cardholder is not allowed to cancel the application or change the terms of the Program once the application is approved by the Bank.**
10. **For early full repayment requested by the Cardholder, an administration fee of HK$150 (or such other amount determined by the Bank from time to time) will be charged to the relevant Card Account. Partial early repayment will not be accepted.**
11. Notwithstanding anything contained in the Bank's Credit Card Cardholder Agreement / Credit Card Cardholder Agreement for Company Card Account, 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.
12. **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 / Credit Card Cardholder Agreement for Company Card Account or these Terms and Conditions, the Cardholder must repay immediately all the outstanding instalment amount, handling fees, administration fees and interest (if applicable) chargeable to the Card Account.

13. **The Bank is only responsible for arranging instalment payments under the Program for the Cardholder and the provider for the good(s) / service(s) (the "Provider") and disclaims any legal liability or duty relating to the product(s) / service(s) purchased. The Provider and its related supplier(s) will solely be responsible for all obligations and liabilities relating to the supply, sale, delivery, installation, warranty, other common law or statutory provisions of the product(s) / service(s) and the ancillary services, if any. The Bank will not guarantee the quality and possession of the product(s) / service(s). For the avoidance of doubt, any dispute thereto between the Cardholder and the Provider will not in any way affect and / or reduce the liabilities and obligations of the Cardholder to the Bank under the Program.**
14. The Cardholder understands and agrees that the Bank may verify, exchange and obtain the credit data of the Cardholder by any means as the Bank may deem necessary (including but not limited to conducting credit checks with any credit reference agency) for processing the application and / or performing regular credit reviews.
15. The Bank reserves the right to change, suspend or terminate the Program and / or revise the relevant Terms and Conditions at any time without prior notice. During the period when the Program is applicable, these Terms and Conditions shall form part of the Bank's Credit Card Cardholder Agreement / Credit Card Cardholder Agreement for Company Card Account. In the event of any inconsistency between the terms of the Bank's Credit Card Cardholder Agreement / Credit Card Cardholder Agreement for Company Card Account and these Terms and Conditions, these Terms and Conditions shall prevail in so far as they apply to the Program. In case of any dispute, the Bank reserves the right to make the final decision.
16. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

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Key Facts Statement (KFS) for Instalment Loan

Shanghai Commercial Bank Limited

Credit Card Purchase 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_purchase.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 and Charge	Please refer to the Additional Information below
Prepayment / Early Settlement / Redemption Fee	HK$150 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

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Additional Information
1. The amount of each instalment payment which is equal to the approved amount of the Purchase 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 / Credit Card Cardholder Agreement for Company Card Account. 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 Purchase Instalment Program for each personal credit card's application is HK$1,000 / RMB1,000 and for each business / corporate credit card's application is HK$10,000 (for each Cardholder) (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 as advised by the Bank from time to time.

For relevant Credit Card Purchase 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.