

Hang Seng Tax Comforter Monthly Repayment Table

Loan Amount ⁽¹⁾ (HK\$)	Monthly Handling Fee (Based on every HK\$10,000 loan amount)	Monthly Repayment Amount (APRs) (Based on every HK\$10,000 loan amount)			
		6 months	9 months	12 months	18 months
\$5,000-\$99,999	\$45	\$1,711.70 (9.60%)	\$1,156.20 (10.05%)	\$878.40 (10.28%)	\$600.60 (10.47%)
\$100,000-\$299,999	\$33	\$1,699.70 (6.97%)	\$1,144.20 (7.31%)	\$866.40 (7.48%)	\$588.60 (7.63%)
\$300,000 or above	\$25	\$1,691.70 (5.25%)	\$1,136.20 (5.50%)	\$858.40 (5.63%)	\$580.60 (5.76%)

Monthly Repayment Table of Exclusive Handling Fee Offer for Prestige Banking Customers

Loan Amount ⁽²⁾ (HK\$)	Monthly Handling Fee (Based on every HK\$10,000 loan amount)	Monthly Repayment Amount (APRs) (Based on every HK\$10,000 loan amount)			
		6 months	9 months	12 months	18 months
Any loan amount*	\$22	\$1,688.70 (4.61%)	\$1,133.20 (4.83%)	\$855.40 (4.95%)	\$577.60 (5.06%)

* The minimum loan amount must be HK\$5,000.

- The above monthly repayment tables are applicable upon successful application for and drawdown of Tax Comforter on or before 31 December 2009. Please call 2812 8000 for details of the monthly repayment amount thereafter.
- If customer's Tax Comforter application fails to meet our approval requirements, Hang Seng may approve a loan to individual customers on a case-by-case basis but the handling fee offered may be adjusted. For details, please contact Hang Seng's staff. Customer will be notified of the relevant adjusted handling fee upon loan approval. If customer agrees to accept such loan, Hang Seng will credit the loan amount to the designated Hang Seng Bank account according to normal procedures.

Terms and conditions:

- The monthly handling fee for a loan amount of HK\$300,000 or above is 0.25% of the principal. The monthly handling fee for a loan amount of HK\$100,000-HK\$299,999 is 0.33% of the principal. The monthly handling fee for a loan amount below HK\$100,000 is 0.45% of the principal. Please refer to the relevant monthly repayment table for the APRs. The APRs are calculated using the Net Present Value Method in accordance with the Code of Banking Practices. The said monthly handling fee together with the monthly repayment amount will be debited from the repayment account on the due date every month. The above monthly handling fee is applicable upon successful application for and drawdown of the loan on or before 31 December 2009 only. For details of the monthly handling fee thereafter, please call 2812 8000.
- The monthly handling fee for a loan amount of HKD5,000 or above is 0.22% of the principal. Please refer to the relevant monthly repayment table for the APRs. The APRs are calculated using the Net Present Value Method in accordance with the Code of Banking Practices. The said monthly handling fee together with the monthly repayment amount will be debited from the repayment account on the due date every month. The above monthly handling fee is applicable upon successful application for and drawdown of the loan on or before 31 December 2009 only. For details of the monthly handling fee thereafter, please call 2812 8000.

Remark: Hang Seng reserves the right to terminate the offers of this promotion at any time or to vary the same and related terms and conditions from time to time. The approval of the loan is subject to Hang Seng's final decision. In case of any dispute arising from the above loan and offer, Hang Seng's records shall prevail and the decision of Hang Seng shall be final. For offer details, monthly handling fees, annualised percentage rates, terms and conditions, please contact Hang Seng's staff or refer to the promotional materials.



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