

Hang Seng Handy Cash Personal Revolving Loan

Hang Seng Handy Cash Personal Revolving Loan No Withdrawal No Charge

Revolving Loan

- Interest rate of as low as 8% p.a.
- First 2-year annual fee waiver⁽¹⁾
- High loan amount of up to HK\$600,000 or 6 times your monthly salary⁽²⁾ (whichever is lower)
- Available credit limit is restored each time you make a repayment. You can redraw the paid up amount without re-applying.
- Minimum monthly repayment amount is just 3% of the statement balance or HK\$50 (whichever is higher)
- Approved loan amount will be instantly credited directly into your designated bank account. Thereafter, you can simply withdraw the loan from any ATM 24 hours a day with your Hang Seng Credit Card/Hang Seng Card⁽³⁾; or make purchases at EPS⁽⁴⁾.

Revolving Loan Interest Rate Table

Loan Amount (HK\$)	Interest Rate Per Annum (Annualised Percentage Rate)
5,000 - 19,999	18.00% (19.61%)
20,000 - 49,999	14.00% (14.97%)
50,000 - 199,999	12.00% (12.72%)
200,000 or above	8.00% (8.32%)

- The annualised percentage rate is calculated using the Net Present Value Method in accordance with the Code of Banking Practice. An annual fee of HK\$300 is not included in the annualised percentage rate calculation.
- If customers cancel their accounts within first 12 months of opening the new loan accounts, Hang Seng will debit administrative costs of HK\$800 to the relevant customers.
- If customers' applications cannot meet our loan approval requirements, the applications will still be processed on a case-by-case basis, but the rate offered may be adjusted. For details, please contact our staff. Customers will be notified of the relevant adjusted rate upon loan approval. If customers accept such loans, Hang Seng will credit the loan amount to the designated bank accounts of the customers according to normal procedures.

Apply now!

Application requirements

- Hong Kong permanent resident aged 18 or above.
- Provide the latest one month's income proof (bank account monthly statement / passbook) and current residential address proof (If you have maintained a payroll account with Hang Seng Bank for the past one month, no income proof is required).
- Monthly income of HK\$5,000 or above.



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Application channels

- Call Hang Seng 24-hour Personal Loan Application Hotline at **2812 8000** (Monday to Sunday).
- Send an SMS to **6111 1100**⁽⁵⁾ (input your name, loan amount and repayment period in months in sequence), e.g. Andy Wong, 50000.
- Via **hangseng.com/loan** or **Hang Seng Personal e-Banking** to enjoy 5-second Instant Preliminary Approval Service⁽⁶⁾.
- Complete and return your application form with the required documents:
 - Fax to **2787 7333**
 - By mail / hand to any Hang Seng Bank branch or MTR office in Hong Kong.

Application is open to all sectors!

Customer Enquiries ■ 2812 8000 ■ hangseng.com

Terms and conditions:

- (1) Annual fee of Handy Cash Personal Revolving Loan is HK\$300. Customers who apply for the loan and have the loan approved can be entitled to a first-2-year annual fee waiver.
- (2) The final approved loan amount, which is calculated by way of monthly salary multiple, is subject to change in accordance with the circumstances of individual case.
- (3) Hang Seng Credit Card customers can operate their loan account with their existing Hang Seng Credit Card (not applicable to Supplementary Card, Corporate Card and Private Label Card). A new Hang Seng Card may be issued for customers to operate the loan account (only applicable to those who indicate on the application form that they are applying for a Hang Seng Card, or those who have a credit card already linked to two bank accounts).
- (4) You can withdraw up to HK\$20,000 a day from any ATM. The limit for transfer and EPS transactions can be up to HK\$50,000 a day. The handling fee for cash withdrawal / fund transfer is 2% of transaction amount or HK\$50 (whichever is higher). Withdrawal / transfer at ATMs other than those of Hang Seng / HSBC located in Hong Kong is subject to an additional handling fee of up to HK\$31. The annual fee for personal revolving loan is HK\$300. The late charge is 5% of the minimum repayment amount, ranging from HK\$150 to HK\$200.
- (5) Customers can apply by sending SMS via their mobile phones stating: (i) Chinese or English name, and (ii) loan amount to 6111 1100 (For example, Andy Wong, 50000). Upon receiving your SMS, Hang Seng will arrange for a follow-up call to the number from which the SMS was sent within 24 hours. 24-hour follow up is only applicable to SMS applications sent from Monday to Friday. If customers send an SMS on Saturday, Sunday, Public Holiday or on the eve of these days, our staff will follow up by calling customers on the next working day. Telephone network providers will charge a fee for the SMS, which will be in accordance with individual phone network providers' fee schedules.
- (6) Customers are required to submit the required documents to Hang Seng for processing the application. The application is subject to the final approval of Hang Seng.

Note: Hang Seng reserves the right to terminate the above offers at any time or to vary the same and the 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 offers, Hang Seng's record shall prevail and the decision of Hang Seng shall be final. For the loan and offer details, interest rates, annualised percentage rates, terms and conditions, please contact Hang Seng branch staff or refer to the promotional materials.