



Top-up Loan for Hang Seng Personal Instalment Loan

Exclusively for existing personal instalment loan customers ⁽¹⁾

Top-up Loan Amount	- Up to the total loan principal repaid ⁽²⁾ .
Interest Rate	- As low as prevailing interest rate ⁽³⁾ on your existing loan account.
Loan Tenor	- Same loan tenor as your existing loan account. Option to select a longer repayment period also available.
Redraw Handling Charge	- Low redraw handling charge of 1% p.a. on the approved top-up loan amount, and which will be deducted from such amount.

Call Hang Seng 24-hour Application Hotline at 2812 8000 (Monday to Sunday)

Apply via online or mobile to enjoy **Instant Approval and Disbursement** ⁽⁴⁾. And enjoy **up to HKD200 Cash Rebate** ⁽⁵⁾!

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

Terms and Conditions

- (1) The promotion period commences on 23 December 2019 and expires on 31 March 2020, both dates inclusive (the "Promotion Period"). The offers are available to customers who successfully apply for and draw down Top-up Loan within the Promotion Period.
- (2) Customers are eligible to apply for a Top-up Loan on the repaid principal amount if a minimum of one instalment is made, the repaid principal amount is over HKD3,000 and a punctual repayment record is maintained. The disbursement of the new loan will deduct the outstanding balance of the existing loan account, next-month interest* / handling fee** of the existing loan account (if applicable) and redraw handling charge (the redraw handling charge will be calculated at 1% p.a. on the approved Top-up Loan amount). The final approved loan amount is subject to the circumstances of individual cases. The decision of Hang Seng Bank Limited ("Hang Seng") shall be final.
- (3) If your application cannot meet our loan approval requirements, your application will still be processed but interest rate offered may be adjusted. For details, please contact our bank staff. Customer will be notified of the relevant adjusted interest rate upon loan approval. If customer agrees to accept such loan, Hang Seng will credit the loan amount to the designated Hang Seng account according to normal procedures. The monthly repayment amount is rounded up to 1 decimal point and will be debited from the repayment account on the due date every month. The proportion of loan principal to interest in each monthly instalment amount is calculated according to the Rule of 78.
- (4) Instant approval and disbursement is only applicable to Hang Seng Personal e-Banking customers applying Top-up Loan via Hang Seng Personal e-Banking. If customers submit Top-up Loan application after office hours, the application will be processed on the next working day. The approval of the loan is subject to circumstances of individual cases and Hang Seng's final decision.
- (5) During the Promotion Period, customers who have successfully applied for Top-up Loan via [hangseng.com/loan](https://www.hangseng.com/loan), Hang Seng Personal e-Banking or Hang Seng Personal Banking Mobile App and redraw with designated approved top-up loan amount will be entitled to up to HKD200 cash rebate. The applicable cash rebate for the corresponding approved top-up loan amount is shown as below.

Approved Top-up Loan Amount	Cash Rebate
HKD20,000 - HKD99,999	HKD100
HKD100,000 or above	HKD200

The cash rebate will be credited to the eligible customer's loan repayment account on or before 30 June 2020 without prior notice. To be eligible for the cash rebate, customers must have no record of default or early settlement of their instalment loans. If customers settle or terminate their instalment loans ahead of schedule after the crediting of the rebate, he/ she shall return the rebate in full to Hang Seng upon settlement of the loan. Each eligible customer can only enjoy the offer once during Promotion Period.

- (6) If existing Hang Seng "Self-fulfilment" Interest-free Loan and Hang Seng "Self-Fulfilment" Interest-free Instalment Plan customers apply for Top-up Loan, Hang Seng will close the existing loan account and open a new Handy Cash Personal Instalment Loan account. If customers have any questions, please contact our bank staff.
- (7) Hang Seng reserves the right to request additional income proof from individual applicants on a case-by-case basis.
- (8) Customer is advised to pay attention on whether interest expenses would be saved by making early repayment of personal instalment loan. For enquiring the relevant fees and charges of loan account, please call our Personal Loan Service Hotline 2997 3882.
- (9) For the frequently asked questions relating to Personal Instalment Loan (e.g. Important notes of early repayment; the basis of apportionment of principal and interest in the monthly repayment, etc), please refer to our Bank's website (Personal Banking>Loans>Personal Instalment Loan>FAQ).
- (10) No person other than the customer and Hang Seng (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- (11) These terms and conditions are subject to prevailing regulatory requirements.
- (12) These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- (13) Hang Seng reserves the right to suspend, revise or terminate this promotion offer and amend these terms and conditions at any time without prior notice to customers.
- (14) In the event of any discrepancy or inconsistency between the English version and the Chinese version of these terms and conditions, the English version shall apply and prevail.

* Applicable to Hang Seng Handy Cash Personal Instalment Loan

** Applicable to Hang Seng "Self-fulfilment" Interest-free Loan and Hang Seng "Self-fulfilment" Interest-free Instalment Plan

For details, please visit <https://www.hangseng.com/en-hk/personal/loans/top-up-loan/>