

香港理工大學教職員協會會員專享：上商「快稅錢」個人稅務貸款劃一實際年利率 1.85%，讓您輕鬆同稅單 Say Goodbye！

「快稅錢」
個人稅務貸款



推廣優惠

推廣期：2018 年 1 月 19 日至 2018 年 3 月 29 日（包括首尾兩天）

於推廣期內申請及提取「快稅錢」個人稅務貸款額達 HK\$200,000 或以上的客戶，可享劃一實際年利率 1.85%，讓您輕鬆同稅單 Say Goodbye！

➤ **貸款息率特優**

不論貸款額，均享劃一息率 **1.85%**

➤ **貸款額特高**

貸款額高達 **HK\$2,000,000** 或月薪 **12** 倍（以較低者為準）

➤ **靈活還款**

12 個月、**18** 個月或 **24** 個月以供選擇

➤ **貸款手續費豁免**



息率表

貸款額 (HK\$)	每月平息 (每月還款額*)		
	12 個月 還款期	18 個月 還款期	24 個月 還款期
\$200,000 – \$2,000,000	實際年利率 (APR) 1.85%		
	0.0829% (\$841.63)	0.0809% (\$563.65)	0.0799% (\$424.66)

* 每月還款額以 HK\$10,000 貸款額及「78 法則」分配於本金及利息計算，並已被調整至小數後兩個位。有關「78 法則」的詳情，客戶可參考本行網頁有關「快稅錢」個人稅務貸款之常見問題或載於香港金融管理局網頁的「消費者教育推廣計劃 - 私人貸款」。

申請資格

- 年滿 18 歲或以上的香港永久性居民
- 貸款額須達 HK\$200,000 或以上

申請文件

請齊備下列文件之副本(連同申請表格)遞交至分行處理貸款申請：

- 香港永久性居民身份證
- 最近 3 個月之住址證明
- 最近 1 個月之入息證明 (糧單/發薪賬戶銀行月結單或存摺)
- 最新年度之評稅通知書
- 最近之按揭還款單或按揭年結單 (樓按業主適用)
- 香港理工大學教職員證

註：

- 本行現有發薪客戶可獲豁免入息證明
- 無論申請批核與否，所提交的申請文件將不獲發還
- 聯名申請人須為夫婦，並須分別填寫申請表及遞交所需文件
- 本行有權向申請人要求提交額外申請文件

提早償還貸款

- 貸款可提早償還，但須於實際還款日清付借款本金餘額，並繳納應於下一個月償付之利息及相等於尚欠借款本金百分之二（最低港幣伍佰元）之款項。
- 客戶應考慮提早償還貸款所節省的未償還利息是否不足以彌補提早償還貸款所涉及的費用/利息。
- 客戶可向本行查詢提早還款的總金額(包括尚欠的貸款餘額、提早還款費用及下一個月應付利息)和未償還的利息金額，才決定是否選擇提前還款。請參閱本行網頁內常見問題。



推廣優惠條款及細則

1. 推廣期由 2018 年 1 月 19 日至 2018 年 3 月 29 日，包括首尾兩日（「推廣期」）。
2. 香港理工大學教職員協會會員須登記並於推廣期內使用最少一項指定網上服務（指定網上服務包括：本行網上銀行服務 / 電子結單服務 / JETCO Pay 服務），方可享實際年利率 1.85%，並已包括獲豁免的貸款手續費。
3. 如未能符合條款及細則(2)，本行會於 2018 年 5 月 31 日或之後在其貸款還款賬戶內扣除相等於提取貸款額 0.2% 的手續費，實際年利率(包含手續費)將調整至 2.22% (適用於 12 個月還款期)、2.10% (適用於 18 個月還款期)、2.04% (適用於 24 個月還款期)，而不會事先通知。有關手續費將被向下調整至元位。
4. 貸款額高達 HK\$2,000,000 或月薪 12 倍，以較低者為準。還款期為 12 個月、18 個月或 24 個月。
5. 實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。根據《銀行營運守則》所載之指引計算，並已包括獲豁免的貸款手續費。
6. 息率表所列之息率（包括每月平息及實際年利率）只適用於指定之貸款額及僅供參考，適用於個別客戶之實際年利率或有差異。本行將根據個別客戶之信貸評級及其他有關因素而審批貸款申請，最終息率、貸款額及還款期以貸款確認函上所列明為準。貸款亦須受所適用之章則及條款所約束。
7. 提早償還貸款須於實際還款日償還借款本金餘額，下一個月應付的利息及相等於尚欠借款本金 2% 的提早償還貸款費用（最低收費 HK\$500）。於提早償還貸款前，客戶可向本行查詢提早還款的總金額和尚未償還的貸款利息金額，以計算提早償還貸款所涉及的費用/利息與尚未償還的貸款利息金額差額。
8. 本行保留隨時終止或更改上述優惠及條款之權利，而無須另行通知。如有任何爭議，本行保留最終決定權。
9. 條款及細則之中、英文版如有歧異，一概以英文版為準。

詳情請瀏覽本行網頁 www.shacombank.com.hk。

借定唔借？還得到先好借！

Exclusive for member of the Hong Kong Polytechnic University Staff Association:
Shanghai Commercial Bank Personal Tax Loan at same annualised percentage rate
1.85% for helping you to say goodbye to your tax bill!

Personal Tax Loan



Promotion Offer

Promotion Period: From 19 January 2018 to 29 March 2018 (inclusive of both dates)

➤ **Preferential Loan Interest Rate**

All loan amounts at **Same** annualised percentage rate **1.85%**

➤ **Higher Loan Amount**

Loan Amount as high as **HK\$2,000,000** or **12** times of monthly salary (whichever is lower)

➤ **Greater Flexibility In Repayment**

Tenor options of **12** months, **18** months or **24** months

➤ **Loan Handling Fee Waiver**



Interest Rate Table

Loan Amount (HK\$)	Monthly Flat Rate (Monthly Instalment Amount*)		
	12 Months Loan Tenor	18 Months Loan Tenor	24 Months Loan Tenor
\$200,000 – \$2,000,000	Annualised percentage rate (APR) 1.85%		
	0.0829% (\$841.63)	0.0809% (\$563.65)	0.0799% (\$424.66)

* The monthly instalment amount is calculated by every HK\$10,000 loan amount and the basis of “Rule of 78” on the apportionment of principal and interest, and is rounded up to the nearest two decimal places. For details of “Rule of 78”, customers may refer to FAQs of Personal Tax Loan in the Bank website or the [“Consumer Education Programme – Personal Loans”](#) in the Hong Kong Monetary Authority’s website.

Eligibility

- A Hong Kong permanent resident with aged 18 or above
- The loan amount of HK\$200,000 or above

Application Documents

Please submit a copy of the following documents (together with application form) to branches for handling loan application:

- Hong Kong Permanent Identity Card
- Latest 3 months residential address proof
- Latest 1 month salary proof (salary slip / bank statement or savings passbook showing salary record (including the first page of the passbook with the name of account holder and the account number))
- Latest Notice of Assessment and Demand for Tax
- Latest mortgage loan repayment slips or annual statement (for mortgaged property owners)
- Staff card of the Hong Kong Polytechnic University

Notes:

- Income proof is waived for the Bank’s existing payroll customer(s)**
- All application document(s) submitted are not returnable, no matter whether the application is approved or not.**
- Joint application is only applicable to married couple, and is required to submit individual application form together with the required document(s).**



Early Repayment

- Early repayment of the Loan is permissible subject to repayment of the outstanding principal amount of the Loan, the interest that would otherwise have been payable on the next monthly repayment date and a sum equal to 2% of the outstanding principal amount of the Loan with a minimum of HK\$500.00 on the date of actual repayment.
- Customers should consider whether the interest saved from early repayment might be unable to cover the early repayment fee/interest involved before deciding whether to pay off the loan early or not.
- Customers can check with the Bank about total amount involved in early repayment (including outstanding loan balance, early repayment fee, next month payable interest) and the amount of outstanding interest before making a decision of repaying early or not. Please refer to FAQs of the Bank website.



Terms and Conditions for the Promotion Offer

1. The promotion period is from 19 January 2018 to 29 March 2018, inclusive of both dates ("Promotion Period").
2. To be eligible for the Personal Tax Loan ("Loan") promotion offers of Shanghai Commercial Bank Limited (the "Bank"), the member of Hong Kong Polytechnic University Staff Association must fulfill to set up and use at least one designated internet service during the Promotion Period (The designated internet services are including: the Personal Internet Banking / the e-Statement Service of the Bank / JETCO Pay service), and can enjoy the annualised percentage rate of 1.85%, including the loan handling fee waiver.
3. Should the requirements mentioned in Terms and Conditions (2) not be fulfilled by customers, the Bank shall debit a penalty fee equivalent to 0.2% per annum of the drawdown loan amount and the APR (involved the penalty fee) will be adjusted to 2.22% (applicable for 12 months loan tenor), 2.10% (applicable for 18 months loan tenor), 2.04% (applicable for 24 months loan tenor), from their Personal Tax Loan repayment account on or after 31 May 2018 without prior notice. The penalty fee will be rounded down to the nearest dollar.
4. Loan amount is up to HK\$2,000,000 or 12 times of monthly salary, whichever is lower. Repayment loan tenors are 12 months, 18 months or 24 months.
5. An annualised percentage rate (APR) is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate. The APR is calculated based on the guidelines as set out in the Code of Banking Practice, including the loan handling fee waiver.
6. The interest rates (including APRs and the monthly flat rates) listed in the Interest Rate Table is applicable to designated loan amount and is for reference only. The APRs may vary for individual customers. The Bank will consider the loan applications on a case-by-case basis in accordance with the customer's credit records and other relevant factors. The final interest rate, tax loan amount and loan tenor offered will be subject to the details stated on tax loan confirmation letter. The Loan will also be subject to the applicable terms and conditions.
7. Early repayment of the Loan should repay the outstanding principal amount of the Loan on the actual repayment date, the interest payable on the next monthly repayment date and the early repayment fee equal to 2% of the outstanding principal amount of the Loan (Minimum Charge HK\$500.00). Before early repayment of the Loan, customers can check with the Bank about total amount involved in early repayment and the outstanding interest amount of the Loan for calculating the difference between the fee/interest involved in early repayment and the outstanding interest amount of the Loan.
8. The Bank reserves the right to terminate or amend the promotion offers and terms and conditions without prior notice. In case of any disputes, the decision of the Bank shall be final.
9. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.



上海商業銀行
SHANGHAI COMMERCIAL BANK

For detail, please visit our bank's website www.shacombank.com.hk.

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