

上銀信用卡 - 「任你點」兌現分期計劃條款及細則：

1. 上銀信用卡「任你點」兌現分期計劃(「本計劃」)提供予上海商業銀行(「本銀行」)發出之信用卡及聯營卡持卡人(「持卡人」),但不適用於本銀行公司卡及人民幣信用卡卡戶。
2. 最低兌現金額為 HK\$3,000, 而最高金額為本銀行不時通知持卡人信用卡卡戶(「卡戶」)之可用信用額。兌現分期總額須為 HK\$500 之倍數。本銀行有全權決定批核所申請之任何兌現分期款項或拒絕任何申請而無須陳述理由。申請必須得到本銀行批核及確認後方屬有效。
3. 獲批核之兌現分期總額將存入持卡人名下之銀行存款帳戶,本銀行將收取 HK\$20 作為每筆匯款之行政費用(本銀行帳戶則除外)。
4. 每期分期款項乃相等於兌現分期總額連同全期手續費除所以指定之分期月數,將記入卡戶並與購買貨品及/或服務所產生的帳項(「帳項」)般根據本銀行信用卡持卡人合約條款一樣處理。如有餘數則會計入最後一期之分期內。帳項將不能賺取/獲賞消費積分/現金回贈。
5. 本銀行對申請有絕對決定權而申請獲批核後,本銀行會自卡戶減除相等於兌現分期總額之可用信用額。可用信用額在每月還款後將相應地還原。
6. 本銀行可不時決定手續費及顯示在當時適用之有關宣傳品/申請表上並根據《銀行營運守則》指引列出實際年利率。
7. 在無損本銀行可要求持卡人償還本計劃下全數未付分期款項及手續費之權益下,申請一經本銀行批核後,分期條款不得更改。
8. 若持卡人要求提早還款,本銀行將收取卡戶相等於兌現分期總額 3%或 HK\$500 之行政費用,以較高者為準。當本計劃終止或持卡人或本銀行因任何原因而終止卡戶時,持卡人須即時償還卡戶之全數未付分期款項及手續費。
9. 持卡人明白及同意本銀行就處理申請上,可視乎需要從任何途徑查證、交換及獲取持卡人信貨資料。
10. 本銀行保留權利在任何時間修訂此條款及細則或撤銷本計劃而無須事先通知。在本計劃應用期間,此條款及細則可視為本銀行信用卡持卡人合約條款之一部份。如兩者間條款上有歧異,涉及本計劃下之事項則以此條款及細則為準。如有爭議,本銀行保留最終決定權。
11. 若中、英文版本有任何歧異之處,概以英文版本為準。

上銀信用卡 - 「任你點」購物分期計劃條款及細則：

1. 上銀信用卡「任你點」購物分期計劃(「本計劃」)提供予上海商業銀行(「本銀行」)發出之信用卡,包括所有個人信用卡、公司信用卡及聯營卡(「該卡」)之個人及公司持卡人(「持卡人」)。
2. 本計劃適用於持卡人以該卡支付之任何購買貨品/服務交易但不包括現金透支、賭場籌碼、分期付款、網上交易、郵購/電話交易、徵費及利息或本銀行決定不適用於本計劃之其他交易。
3. 持卡人申請「任你點」購物分期付款(「分期」)須於交易登入持卡人信用卡卡戶(「卡戶」)之月結單後及於有關月結單列明的最後繳款日期前 7 個工作天作出。於申請分期時持卡人須提供本銀行要求之有關資料及文件。本銀行對持卡人因任何申請未獲批核而可能引致之任何損失或責任概不負責。
4. 人民幣卡戶申請分期之最低金額為 HK\$1,000 或 CNY 1,000 (個人持卡人)及 HK\$10,000(公司持卡人)(或由本銀行不時決定及通知之其他金額);而最高金額為本銀行不時通知卡戶之可用信用額。本銀行有全權決定批核所申請之任何分期款項或拒絕任何申請而無須陳述理由。
5. 獲批核之分期款項將存入卡戶並自卡戶刪除或取消有關交易所賺取/獲賞之消費積分/現金回贈。持卡人須支付在分期款項入帳前因有關交易所引致之利息或財務費用(如有)。
6. 本銀行可不時決定手續費及顯示在當時適用之有關宣傳品/申請表上並根據《銀行營運守則》指引列出實際年利率。
7. 每期分期款項乃相等於分期總額連同全期手續費除所以指定之分期月數,將記入卡戶並與購買貨品及/或服務所產生的帳項(「帳項」)般根據本銀行信用卡持卡人合約/公司卡合約條款一樣處理。如有餘數則計入最後一期之分期內。帳項將不能賺取/獲賞消費積分/現金回贈。
8. 本銀行對申請有絕對決定權而申請獲批核後,本銀行會自卡戶減除相等於分期總額之可用信用額。可用信用額在每月還款後將相應地還原。
9. 在無損本銀行可要求持卡人償還本計劃下全數未付分期款項及手續費之權益下,申請一經本銀行批核後,分期條款不得更改。
10. 若持卡人要求提早還款,本銀行將收取卡戶 HK\$150 或 CNY 150(個人持卡人)及 HK\$500(公司持卡人)之行政費用(或由本銀行不時決定及通知之其他金額)。當本計劃終止或持卡人或本銀行因任何原因而終止卡戶時,持卡人須即時償還卡戶之全數未付分期款項、手續費及行政費(如有)。
11. 本銀行在本計劃下只為持卡人及提供貨品/服務之供應商(「供應商」)安排分期款項,並不承擔任何與產品/服務有關之責任。供應商及其有關供應者對產品/服務之供應,銷售、交付、安裝、保證及其他普通法或法定責任及附帶服務(如有)負上全責。本銀行並不保證產品/服務之質素及管有權。為免生疑問,持卡人與供應商之任何爭議將不能影響及/或減少持卡人在本計劃下對本銀行之應負責任。
12. 本銀行保留權利在任何時間修訂此條款及細則或撤銷本計劃而無須事先通知。在本計劃應用期間,此條款及細則可視為本銀行信用卡持卡人合約/公司卡合約條款之一部份。如兩者間條款上有歧異,涉及本計劃下之事項則以此條款及細則為準。如有爭議,本銀行保留最終決定權。
13. 若中、英文版本有任何歧異之處,概以英文版本為準。

上銀信用卡 - 免息分期計劃條款及細則：

1. 上銀信用卡免息分期計劃(「本計劃」)提供予上海商業銀行(「本銀行」)發出之信用卡,包括所有個人信用卡、公司信用卡及聯營卡(「該卡」)之個人及公司持卡人(「持卡人」)。
2. 本計劃只適用於本銀行接納之參與商號(「供應商」)所提供之產品/服務。分期付款期及最低分期款項以供應商及本銀行決定為準。本計劃下獲批核之分期總額會按持卡人卡戶(「卡戶」)可用信用額而作考慮。本銀行有全權決定批核所申請之任何分期款項或拒絕任何申請而無須陳述理由。
3. 持卡人授權本銀行以所批核之分期付款總額支付予供應商並承諾以每月分期付款方式全數歸還予本銀行。每期分期款項乃相等於分期總額除以所選定之分期月數,將記入卡戶並與購買貨品及/或服務所產生的帳項(「帳項」)般根據本銀行信用卡持卡人合約/公司信用卡合約條款一樣處理。如有餘數則計入最後一期之分期內。**帳項可賺取/獲賞消費積分/現金回贈。**
4. 本銀行對申請有絕對決定權而申請獲批核後,本銀行會自卡戶減除相等於分期總額之可用信用額。可用信用額在每月還款後將相應地還原。
5. 在無損本銀行可要求持卡人償還本計劃下全數未付分期款項之權益下,申請一經本銀行批核後,分期條款不得更改。
6. 若持卡人要求提早還款,本銀行將收取卡戶 HK\$150 之行政費用(或由本銀行不時決定及通知之其他金額)。當本計劃終止或持卡人或本銀行因任何原因而終止卡戶時,持卡人須即時償還卡戶之全數未付分期款項及有關費用(如有)。
7. 持卡人同意及授權本銀行將其個人資料提供予供應商以便查證及完成本計劃下之有關交易。
8. 持卡人同意受本條款及細則及所有在本計劃下之申請表格之條款約束並明白申請一經本銀行批核後,所供應之產品/服務即不能辦理退款。
9. 本銀行在本計劃下只為持卡人及供應商安排分期款項,並不承擔任何與產品/服務有關之責任。供應商及其有關供應者對產品/服務之供應,銷售、交付、安裝、保證及其他普通法或法定責任及附帶服務(如有)負上全責。本銀行並不保證產品/服務之質素及管有權。為免生疑問,持卡人與供應商之任何爭議將不能影響及/或減少持卡人在本計劃下對本銀行之應負責任。
10. 本銀行保留權利在任何時間修訂此條款及細則或撤銷本計劃而無須事先通知。在本計劃應用期間,此條款及細則可視為本銀行信用卡持卡人合約/公司卡合約條款之一部份。如兩者間條款上有歧異,涉及本計劃下之事項則以此條款及細則為準。如有爭議,本銀行保留最終決定權。
11. 若中、英文版本有任何歧異之處,概以英文版本為準。

SCB Credit Card “U-Select” Cash Instalment Scheme Terms and Conditions

1. The SCB Credit Card “U-Select” Cash Instalment Scheme (the “Scheme”) is offered to the cardholders (the “Cardholder”) of credit cards and co-branded credit cards (the “Card”) issued by Shanghai Commercial Bank Limited (the “Bank”) but not applicable to the Bank’s Company Card and RMB Credit Card accounts.
2. The minimum cash instalment amount is HK\$3,000 and the maximum is up to the available credit limit of the Cardholder’s credit card account (the “Card Account”) as advised by the Bank from time to time. The full instalment amount should be in the multiple of HK\$500. The Bank reserves the absolute discretion to approve any instalment amount so applied or to reject any application without giving any reasons therefor. Application will only be valid upon the approval and confirmation by the Bank.
3. The approved full instalment amount will be credited to the designated bank deposit account under the name of the Cardholder. The Bank will charge to the Card Account an administration fee of HK\$20 for each remittance (except to the account with the Bank).
4. The amount of each instalment which is equal to the full instalment amount plus the total handling fee for the full instalment divided by the designated payment period, will be charged to the Card Account and treated in the same way as a charge (the “Charge”) arising from a purchase of goods and/or services in accordance with the terms and conditions of the Bank’s Credit Card Cardholder Agreement. Remaining balance therefrom, if any, will be included in the last instalment. No bonus points or cash rebate will be awarded to such Charge.
5. Upon approval of an application at the Bank’s absolute discretion, the Bank will reduce the available credit limit of the Card Account by the full instalment amount. The available credit limit will be restored upon monthly repayment.
6. 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 according to the Guideline on the Code of Banking Practice.
7. Without prejudice to the Bank’s absolute right to demand from the Cardholder full payment of the outstanding instalment amount plus the handling fee under the Scheme, no change of instalment terms will be allowed once the application is approved by the Bank.
8. For early full repayment requested by the Cardholder, an administration fee equal to 3% of the full instalment amount or HK\$500 whichever is higher will be charged to the Card Account. Cardholder must repay fully and immediately the outstanding instalment amount and handling fee chargeable to the Card Account upon termination of the Scheme or of the Card Account by the Cardholder or by the Bank due to whatever reason.
9. 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 for processing the application.
10. The Bank reserves the right to revise these Terms and Conditions or suspend the Scheme at any time without prior notice. During the period when the Scheme is applicable, these Terms and Conditions shall form part of the Bank’s Credit Card Cardholder Agreement. In the event of any inconsistency between the terms of the Bank’s Credit Card Cardholder Agreement and these Terms and Conditions, these Terms and Conditions shall prevail insofar as they apply to the Scheme. In case of any dispute, the Bank reserves the right to make the final decision.
11. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

SCB Credit Card – “U-Select” Purchase Instalment Scheme Terms and Conditions :

1. The SCB Credit Card “U-Select” Purchase Instalment Scheme (the “Scheme”) is offered to the individual and corporate cardholders (the “Cardholder”) of credit cards including all individual credit cards, company credit cards and co-branded credit cards (the “Card”) issued by Shanghai Commercial Bank Limited (the “Bank”).
2. The Scheme is applicable to any transaction relating to the purchase of good(s)/service(s) paid by the Cardholder by means of the Card but excluding cash advances, casino chips, instalment payment, online transactions, mail/phone orders, fees and charges or other transactions that the Bank may define as not eligible for the Scheme.
3. Application for the “U-Select” Purchase Instalment (the “Instalment”) 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.
4. The minimum amount of the Instalment applied shall be HK\$1,000 or CNY1,000 for RMB Credit Card account (for individual Cardholder) and HK\$10,000 (for corporate Cardholder) (or such other amount determined and notified by the Bank from time to time) and the maximum is 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 any instalment amount so applied or to reject any application without giving any reasons therefor.
5. The approved amount of the Instalment will be credited to the Card Account and the bonus points/cash rebate earned/awarded in respect to the relevant transactions will be deducted or cancelled from the Card Account accordingly. Cardholder is liable for any interest or finance charges incurred by those transactions, if any, before the credit is made.
6. 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 according to the Guideline on the Code of Banking Practice.
7. The amount of each instalment which is equal to the full instalment amount plus the total handling fee for the full instalment divided by the designated payment period, will be charged to the Card Account and treated in the same way as charges (the “Charges”) arising from a purchase of goods and/or services in accordance with the terms and conditions of the Bank’s Credit Card Cardholder Agreement/Company Card Account Agreement. Remaining balance therefrom, if any, will be included in the last instalment. No bonus points or cash rebate will be earned/awarded to such Charges.
8. Upon approval of an application at the Bank’s absolute discretion, the Bank will reduce the available credit limit of the Card Account by the full Instalment amount. The available credit limit will be restored upon monthly repayment.
9. Without prejudice to the Bank’s absolute right to demand from the Cardholder full payment of the outstanding instalment amounts and the handling fee under this Scheme, no change of instalment terms will be allowed once the application is approved by the Bank.
10. For early full repayment requested by the Cardholder, the Bank will charge an administration fee of HK\$150 or CNY150 for RMB Credit Card (for individual Cardholder) and HK\$500 (for corporate Cardholder) (or such other amount determined and notified by the Bank from time to time) to the Card Account. Cardholder must repay fully and immediately the outstanding instalment amount, handling fee and administration fee (if any) chargeable to the Card Account upon termination of the Scheme or of the Card Account by the Cardholder or by the Bank due to whatever reasons.
11. The Bank is only responsible for arranging instalment payments under the Scheme for the Cardholder and the provider for the good(s)/service(s) (the “Provider”) and disclaims any 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 Scheme.
12. The Bank reserves the right to revise these Terms and Conditions or suspend the Scheme at any time without prior notice. During the period when the Scheme is applicable, these Terms and Conditions shall form part of the Bank’s Credit Card Cardholder Agreement/Company Card Account Agreement. In the event of any inconsistency between the terms of the Bank’s Credit Card Cardholder Agreement/Company Card Account Agreement and these Terms and Conditions, these Terms and Conditions shall prevail insofar as they apply to the Scheme. In case of any dispute, the Bank reserves the right to make the final decision.
13. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

SCB Credit Card - Interest-free Instalment Scheme Terms and Conditions :

1. The SCB Credit Card Interest-free Instalment Scheme (the “Scheme”) is offered to the individual and corporate cardholders (the “Cardholder”) of credit cards including all individual credit cards, company credit cards and co-branded credit cards (the “Card”) issued by Shanghai Commercial Bank Limited (the “Bank”).
2. The Scheme is only applicable to the purchases of product(s)/service(s) provided by the designated provider(s) (the “Provider”) and accepted by the Bank. The instalment period and the minimum instalment amount of the Scheme are subject to the decision of the Provider and the Bank. The approval of the full instalment amount of the Scheme is subject to the available credit limit of the Cardholder’s Card account (the “Card Account”). The Bank reserves the absolute discretion to approve any instalment amount so applied or to reject any application without giving any reasons therefor.
3. The Cardholder authorizes the Bank to pay the approved full instalment amount to the Provider and undertakes to repay the same to the Bank by monthly instalment. The amount of each instalment which is equal to the full instalment amount divided by the designated payment period, will be charged to the Card Account and treated in the same way as charges (the “Charges”) arising from a purchase of goods and/or services in accordance with the terms and conditions of the Bank’s Credit Card Cardholder Agreement/Company Card Account Agreement. Remaining balance therefrom, if any, will be included in the last instalment. **Bonus points or cash rebate will be earned/awarded to such Charges.**
4. Upon approval of an application at the Bank’s absolute discretion, the Bank will reduce the available credit limit of the Card Account by the full instalment amount. The available credit limit will be restored upon monthly repayment.
5. Without prejudice to the Bank’s absolute right to demand from the Cardholder full payment of the outstanding instalment amount under this Scheme, no change of instalment terms will be allowed once the application is approved by the Bank.
6. For early full repayment requested by the Cardholder, the Bank will charge an administration fee of HK\$150 (or such other amount determined and notified by the Bank from time to time) to the Card Account. The Cardholder must repay fully and immediately the outstanding instalment amount plus the relevant charges, if any, chargeable to the Card Account upon termination of the Scheme or of the Card Account by the Cardholder or by the Bank due to whatever reasons.
7. The Cardholder agrees and authorizes the Bank to release to the Provider his/her personal information for the purpose of verification and completion of the relevant transaction under the Scheme.
8. The Cardholder agrees to be bound by these Terms and Conditions contained herein and all other terms and conditions stipulated on the application form for the Scheme and understands that no refund on the good(s)/service(s) provided is allowed once the application is approved by the Bank.
9. **The Bank is only responsible for arranging instalment payments under the Scheme for the Cardholder and the Provider and disclaims any liability or duty relating to the product(s)/service(s) provided. 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 Scheme.**
10. The Bank reserves the right to revise these Terms and Conditions or suspend the Scheme at any time without prior notice. During the period when the Scheme is applicable, these Terms and Conditions shall form part of the Bank’s Credit Card Cardholder Agreement/Company Card Account Agreement. In the event of any inconsistency between the terms of the Bank’s Credit Card Cardholder Agreement/Company Card Account Agreement and these Terms and Conditions, these Terms and Conditions shall prevail insofar as they apply to the Scheme. In case of any dispute, the Bank reserves the right to make the final decision.
11. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.