

上銀信用卡 - 「任你點」兌現分期計劃條款及細則：

1. 此項兌現分期計劃(“本計劃”)乃提供予上海商業銀行(“本銀行”)信用卡/聯營卡持卡人(“持卡人”),但不適用於公司卡及人民幣信用卡卡戶。
2. 最低兌現金額為 HK\$3,000, 最高為持卡人卡戶(“該卡戶”)由本銀行所通知可使用之信用額。兌現分期金額須為 HK\$500 之倍數。本銀行有全權決定接納所申請之任何兌現分期金額或拒絕任何申請而無須陳述理由。申請必須得到本銀行接納及確認後方屬有效。
3. 獲接納之全數兌現金額將存入持卡人名下之銀行存款賬戶, 每筆匯款本銀行將自該卡戶扣取 HK\$20 作為行政費用(本銀行賬戶除外)。
4. 每期還款金額乃相等於兌現分期總額連同全期手續費除以所選定之分期月數, 並會如購物消費所產生賬項(“該賬項”)般按照本銀行信用卡持卡人合約條款從該卡戶支取。如有餘數則會計入最後一期之還款內。該賬項將不獲賞任何消費積分/現金回贈。
5. 申請獲接納後, 本銀行會將自該卡戶減除相等於兌現分期總額之可用信用額。在每期還款支付該卡戶後, 該可用信用額將按比例相應地還原。
6. 本銀行可隨時決定本計劃手續費之多寡, 並以接納申請時有關宣傳品/申請表格所訂明之收費率計算及會按銀行營運守則列出相對之年利率。
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有關手續費之權益下, 申請經本銀行接納後, 分期條款不得更改。
8. 若持卡人要求提早還款, 本銀行會支付該卡戶相等於兌現總額 3%或 HK\$500 之行政費用, 以較高者為準。當本計劃或該卡戶被持卡人或本銀行因任何原因而終止時, 持卡人須即償還須支付該卡戶之全數未付分期款項及有關手續費。
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之信貸資料。
10. 持卡人同意受本章則約束及本銀行保留權利在任何時間修訂上述章則或撤銷本計劃而無須事先通知。本章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本章則為準。如有爭議, 本銀行保留最終決定權。

上銀信用卡 - 「任你點」購物分期計劃條款及細則：

1. 此項分期計劃(“本計劃”)乃提供予上海商業銀行(“本銀行”)信用卡/聯營卡持卡人(“持卡人”), 但不適用於公司卡卡戶。
2. 本計劃適用於持卡人以上述信用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所有之全權決定權下認為不適用於本計劃之任何交易。
3. 申請本計劃下分期付款(“該分期”)須於有關交易登入持卡人卡戶(“該卡戶”)之月結單後及於有關月結單所列明最後繳款日之 7 個工作天前辦理。於申請該分期時持卡人須應提供本銀行要求之有關資料。
4. 申請 12 個月分期總額不應低於 HK\$1,000 或 CNY 1,000 (人民幣卡戶); 申請 24 個月分期總額不應低於 HK\$3,000 或 CNY 3,000 (人民幣卡戶)。最高為該卡戶由本銀行所通知可使用之信用額。本銀行有全權決定接納所申請之任何分期金額或拒絕任何申請而無須陳述理由。申請必須得到本銀行接納及確認後方屬有效。
5. 獲接納之該分期金額將存入該卡戶並減除有關交易之消費積分/現金回贈。持卡人須支付在該分期金額入帳前因有關交易所引致之利息或財務費用(如有)。
6. 每期還款金額乃相等於該分期總額連同全期手續費除以所選定之分期月數, 並會如購物消費所產生賬項(“該賬項”)般按照本銀行信用卡持卡人合約條款從該卡戶支取。如有餘數則計入最後一期之還款內。該賬項將不獲賞任何消費積分/現金回贈。
7. 申請獲接納後, 本銀行會自該卡戶減除相等於該分期總額之可用信用額。在每期還款支付該卡戶後, 該可用信用額將按比例相應地還原。
8. 本銀行可隨時決定本計劃手續費之多寡, 並以接納申請時有關宣傳品/申請表格所訂明之收費率計算及會按銀行營運守則列出相對之年利率。
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有關手續費之權益下, 申請經本銀行接納後, 分期條款不得更改。
10. 若持卡人要求提早還款, 本銀行會支付該卡戶 HK\$150 之行政費用。當本計劃或該卡戶被持卡人或本銀行因任何原因而終止時, 持卡人須即償還須支付該卡戶之全數未付分期款項及有關手續費。
11. 本銀行在本計劃下只為持卡人提供款項以便其從供應商(“該供應商”)獲取產品/服務而並不承擔任何與產品/服務有關之責任。該供應商及有關供應者對產品/服務之供應, 銷售、交收、安裝、保證及其它之法定責任或附帶服務(如有)應負上全責。本銀行並不保證產品/服務之質素及所有權。為免生疑點, 持卡人與供應商之任何爭議將不能影響或減少持卡人在本計劃下對本銀行之應負責任。
12. 持卡人同意受本章則約束及本銀行保留權利在任何時間修訂上述章則或撤銷本計劃而無須事先通知。本章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本章則為準。如有爭議, 本銀行保留最終決定權。

上銀信用卡 - 免息分期計劃條款及細則：

1. 此項分期計劃(“本計劃”)乃提供予上海商業銀行(“本銀行”)信用卡/聯營卡持卡人(“持卡人”), 但不適用於公司卡及人民幣信用卡卡戶。
2. 本計劃只適用於本銀行接納參與商號(“該供應商”)所提供指定之產品/服務。承辦之分期月數及最低金額以該供應商及本銀行所訂為準。接納上會按持卡人卡戶(“該卡戶”)可使用之信用額而考慮。本銀行有全權決定接納所申請之任何分期金額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接納之分期付款總額支付予該供應商並承諾以分期付款方式全數歸還予本銀行。每期還款金額乃相等於該分期總額除以所選定之分期月數, 並會如購物消費所產生賬項(“該賬項”)般按照本銀行信用卡持卡人合約條款從該卡戶支取。如有餘數則計入最後一期之還款內。該賬項將不獲賞任何消費積分/現金回贈。
4. 申請獲接納後, 本銀行會自該卡戶減除相等於該分期總額之可用信用額。在每期還款支付該卡戶後, 該可用信用額將按比例相應地還原。
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及有關手續費之權益下, 申請經本銀行接納後, 分期條款不得更改。
6. 若持卡人要求提早還款, 本銀行會支付該卡戶 HK\$150 之行政費用。當本計劃或該卡戶被持卡人或本銀行因任何原因而終止時, 持卡人須即償還須支付該卡戶之全數未付分期款項及有關手續費(如有)。
7. 持卡人同意及授權本銀行將其個人資料提供予該供應商以便查證及完成本計劃下之有關交易。
8. 持卡人同意受本章則及所有在本計劃申請表格上之條款約束並明白申請被本銀行接納後, 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提供款項以便其從供應商(“該供應商”)獲取產品/服務而並不承擔任何與產品/服務有關之責任。該供應商及有關供應者對產品/服務之供應, 銷售、交收、安裝、保證及其它之法定責任或附帶服務(如有)應負上全責。本銀行並不保證產品/服務之質素及所有權。為免生疑點, 持卡人與供應商之任何爭議將不能影響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上述章則或撤銷本計劃而無須事先通知。本章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本章則為準。如有爭議, 本銀行保留最終決定權。

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 Shanghai Commercial Bank (the "Bank") Credit Card and Co-branded Card Cardholders (the "Cardholder") 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 reject any application without giving any reason. 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 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 the applications, the Bank will reduce the available credit limit of the Card Account with an amount equivalent to the full instalment amount. The available credit limit will be restored respectively and proportionally after charging each instalment payment to the Card Account.
6. The handling fee is determined by the Bank from time to time and calculated according to the rate specified in the relative marketing materials/application forms applicable at the time of application with annualized percentage rate quoted based on the requirement of 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 relative handling fee under this Scheme, no change of instalment terms is 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 the Card Account by the Cardholder or 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 if deems necessary for processing the application.
10. The Cardholder agrees to be bound by the terms and conditions contained herein and the Bank reserves the right to revise the above terms and conditions or suspend the Scheme at any time without prior notice. These terms shall form part of the Bank's Credit Card Cardholder Agreement. If there is any inconsistency between these terms and the term of the Bank's Credit Card Cardholder Agreement, these terms shall prevail insofar as the Scheme is concerned. For any dispute, the Bank reserves the right to make the final decision.

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

1. The SCB Credit Card U-Select Instalment Scheme (the "Scheme") is offered to Cardholders (the "Cardholder") of Shanghai Commercial Bank (the "Bank") Credit Card and Co-branded Card ("the Card") accounts but not applicable to the Bank's Company Card accounts.
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 Bank's credit card as aforesaid but excluding cash advances, casino chips, instalment payment, online transactions, mail/phone order, fees and charges or other transactions that the Bank may define as not eligible for the Scheme.
3. Request of the U-Select Instalment (the "Instalment") should be made after the transactions posted to the statement of the Cardholder's credit card account (the "Card Account") and at least 7 days before the relative latest payment date. Cardholder shall provide any information as required by the Bank upon applying the Instalment.
4. The minimum amount of 12-month Instalment applied is HK\$1,000 or CNY1,000 for RMB Credit Card account. The minimum amount of 24-month Instalment applied is HK\$3,000 or CNY 3,000 for RMB Credit Card account. The maximum is up to the available credit limit as advised by the Bank from time to time. The Bank reserves the absolute discretion to approve any instalment amount so applied or reject any application without giving any reason.
5. The approved amount of Instalment will be credited to the Card Account with bonus points/cash rebate awarded to the relative transactions deducted. Cardholder is liable to any interest or finance charges incurred by the relative transactions, if any, before the relative credit is made.
6. 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.
7. Upon approval of the applications, the Bank will reduce the available credit limit of the Card Account with an amount equivalent to the full instalment amount. The available credit limit will be restored respectively and proportionally after charging each instalment payment to the Card Account.
8. The handling fee is determined by the Bank from time to time and calculated according to the rate specified in the relative marketing materials/application forms applicable at the time of application with annualized percentage rate quoted based on the requirement of the Code of Banking Practice.
9. Without prejudice to the Bank's absolute right to demand from the Cardholder full payment of the outstanding instalment amount plus the relative handling fee under this Scheme, no change of instalment terms is 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 (CNY150 for RMB Credit Card) 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 the Card Account by the Cardholder or the Bank due to whatever reason.
11. The Bank is only responsible for arranging payment through the Scheme for the Cardholder and the provider for the good(s)/service(s) provided (the "Provider") and disclaims any liability or duty relating to the product(s)/service(s) sold or 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 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 the above terms and conditions or suspend the Scheme at any time without prior notice. These terms shall form part of the Bank's Credit Card Cardholder Agreement. For any dispute, the Bank reserves the right to make the final decision.

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

1. This Instalment Scheme (the "Scheme") is offered to Shanghai Commercial Bank Ltd. (the "Bank") Credit Card and Co-branded Card Cardholders (the "Cardholder") but not applicable to Company Card and RMB Credit Card accounts.
2. The Scheme is only applicable to 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 relative Provider and the Bank. Acceptance of the Scheme is subject to the available credit limit of the Cardholder's credit card account (the "Card Account"). The Bank reserves the absolute discretion to approve any instalment amount so applied or reject any application without giving any reason.
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 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.
4. Upon approval of the applications, the Bank will reduce the available credit limit of the Card Account with an amount equivalent to the full instalment amount. The available credit limit will be restored respectively and proportionally after charging each instalment payment to the Card Account.
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 is 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 to the Card Account. Cardholder must repay fully and immediately the outstanding instalment amount plus relative charges, if any, chargeable to the Card Account upon termination of the Scheme or the Card Account by the Cardholder or the Bank due to whatever reason.
7. The Cardholder agrees and authorizes the Bank to release to the Provider his/her personal information for verification and completion of the relative transactions under the Scheme.
8. The Cardholder agrees to be bound by the 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 accepted by the Bank.
9. The Bank is only responsible for arranging payment through the Scheme for the Cardholder and the Provider and disclaims any liability or duty relating to the product(s)/service(s) sold or 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 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 the above terms and conditions or suspend the Scheme at any time without prior notice. These terms shall form part of the Bank's Credit Card Cardholder Agreement. If there is any inconsistency between these terms and the term of the Bank's Credit Card Cardholder Agreement, these terms shall prevail insofar as the Scheme is concerned. For any dispute, the Bank reserves the right to make the final decision.