上海商業銀行
SHANGHAI COMMERCIAL BANK

SCB Credit Card – "U-Select" Cash Instalment Scheme Application Form

Up to 3 times of monthly salary

Approved amount will be directly deposited to your designated bank account within 4 working days

FAX to：**8206 8186** or
Post to: Shanghai Commercial Bank, Credit Card Service Department, 15/F, 47 Catchick Street, Kennedy Town, HK
(To avoid duplication, fax is not necessary if you have applied by post)

Instalment Amount	Monthly Handling Fee	Repayment Period
HK$3,000 – HK$29,500	0.35%	12 or 24 months
HK$30,000 or above	**0.28%**	

Please fill in the most updated information

Cardholder English Name：_____ Contact No.：_____

E-mail Address：_____

Instalment amount applied： HK$ ☐☐☐☐☐☐☐

1. The minimum instalment amount is HK$3,000 and should be in multiple of HK$500.
2. The maximum instalment amount is up to 3 times of your monthly salary. Please provide pay-roll record of the latest month.
3. If the instalment amount plus total outstanding balance in credit card account not exceed 100% of credit limit, no need to provide pay-roll record.
4. The Bank reserves the right to make the final decision without prior notice.

Repayment Period： ☐ 12 months ☐ 24 months (if not indicated, 12 months will be applied)

SCB Credit Card/Co-Branded Card No. (Principal Card only) Expiry Date

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M M Y Y

Please deposit the Cash Instalment amount into my bank account below (not applicable to joint account)

Bank Code Branch Code Account Number

My Account No.： ☐☐☐ - ☐☐☐ - ☐☐☐☐☐☐☐☐

Bank Name：_____

(Please also provide front page copy of your bank account passbook or the copy of account statement in which your name & account number appear)

I agree that the approved Cash Instalment amount should be subject to the bank's final decision. I have read and agreed the terms and conditions of "U-Select" Cash Instalment Scheme.

X_____ _____
Cardholder Signature (should be the same as that appeared at credit card application form) Date

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.

The Annualized Percentage Rate (APR) of 12 months instalment is 7.94% for monthly handling fee of 0.35%; The APR of 24 months instalment is 8.16% for monthly handling fee of 0.35%. The APR of 12 months instalment is 6.32% for monthly handling fee of 0.28%; The APR of 24 months instalment is 6.51% for monthly handling fee of 0.28%. Monthly handling fee is included in the calculation of APR. The APR is calculated based on the requirement of the Code of Banking Practices.

According to Personal Data (Privacy) Ordinance, you may, at any time and without charges, choose not to receive our promotional material. Please contact our staff for details when necessary or tick the box ☐ below and mail your request to us (GPO Box 139, Hong Kong) or call us by Telephone 2818-0282. ☐ I do not wish to receive any promotional material

For Bank Use Only

CL:	AVA BAL:	FP / PP / MP / INACT	REV CL:	APP / REJ:
CRA: TU (Y/N)	INST AMT:	REMARK:		
MHT NO.:		% AUTH CODE:	DATE:	HC WAIVE (Y / N)

(05/2011)