

**Shanghai Commercial Bank launches tax loan offer
Personal Tax Loan with Same Annualised Percentage Rate 3.98%**

Hong Kong, 13 November 2023 - Shanghai Commercial Bank (the “Bank”) today launches tax loan offer for customers to enjoy a hassle-free tax season.

Details of tax season privilege as follows:

Personal Tax Loan Same Annualised Percentage Rate (APR) 3.98%

Promotion Period : 13 November 2023 to 31 March 2024 (both dates inclusive)
Preferential Loan Interest Rate : Using designated banking services[^] to enjoy same APR 3.98%
High Loan Amount : As high as HKD2,000,000 or 8 times of monthly salary (whichever is lower)
Loan Tenor : 12 Months
Loan Handling Fee : Waived

Type of customer	Annualised percentage rate (APR)
Generic customer	3.98%

[^] Designated banking services including Securities account, Personal Internet Banking and e-Statement services.

The above offers are subject to relevant terms and conditions. For details, please visit the Bank website or contact our staff.

An annualised percentage rate (APR) is a reference rate which includes the basic interest rate and other fees and charges of a banking 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, and is rounded to the nearest two decimal places.

Risk Disclosure Statement: Investment involves risks. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. Customers should not only base on this marketing material alone to make any investment decision. This promotional content has not been reviewed by Securities and Futures Commission. Terms and Conditions apply. For details, please contact our bank staff.



Shanghai Commercial Bank strives to meet its customers' needs with a wide range of banking products and services, all designed and provided with its motto, "For Personalized Service" in mind. The Bank also offers various mortgages, loans and insurance services to meet customers' financial and protection needs. Please visit the Bank's website www.shacombank.com.hk, contact our Customer Service Hotline at (852) 2818 0282 or visit any branches for more details.

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