分期「萬應錢」結餘轉戶計劃，助您輕鬆處理還款繁瑣，與家人重拾精彩生活。

於2026年11月5日至2027年2月14日期間成功申請，可享全期HK$0手續費優惠。

- 貸款最高可達23倍月薪或港幣3,000,000元 (以較低者為準)，全面體貼您的財務需要
- 特設12至84個月靈活還款期
- 自由選擇將部份批核貸款用於結餘轉戶
- 凡於現在及過去一個月內透過滙豐自動轉賬支薪的客戶，毋須提交入息證明[1]
- 凡滙豐現有客戶，毋須提交身分證副本[2]

致電 2748 8080 (24小時申請熱線)
瀏覽 hsbc.com.hk/loan

備註：

1. 非固定收入申請人 (包括以兼職、佣金或利潤分享為收入的申請人、承包商、獨立承包商或非受僱人士) 必須透過滙豐自動轉賬支薪最少三個月，才毋須提交入息證明。
2. 非滙豐現有客戶請致電2748 8080查詢詳情。

結餘轉戶計劃貸款額港幣200,000元之還款例子

	現有信用卡結欠港幣200,000元(甲)	轉至結餘轉戶計劃 (乙)	
平均每月還款額	港幣7,881元	港幣4,458 - 5,338元	↓ 每月還款額 32% - 43%
還款期	378個月	72個月	↓ 還款期 81%
總利息支出	港幣331,986元	港幣120,962 - 184,322元	↓ 利息支出 44% - 64%

還款例子備註：

還款例子只供參考。實際可節省的總利息支出將按個別情況而定 (例如須視乎客戶現有信用卡的實際結欠、個別信用卡的利率、每月還款額、還款期及本行最終批核的分期「萬應錢」結餘轉戶計劃貸款金額、還款期、利率及每月還款額等因素而釐訂)。有關利率計算及貸款詳情，請向本行職員查詢。

(甲) 此參考例子是以一般信用卡年利率為30%及每月只繳付已誌入信用卡戶口的所有費用及信用卡結欠的1.5%或港幣50元 (以較高者為準) 計算，總還款期為378個月。平均每月還款額則以首3個月的還款額計算，並已被約至整數。實際年利率為34.46%。實際年利率是採用香港銀行公會所載的有關指引計算，並已被約至小數後兩個位。全期總利息支出已被約至整數。

(乙) 此參考例子是以分期「萬應錢」結餘轉戶計劃每月平息0.84% - 1.28%及還款期72個月計算，實際年利率為18.48% - 27.57%。實際年利率是採用香港銀行公會所載的有關指引計算，並已被約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示出已包括所有適用的利率、手續費及收費。適用於個別客戶貸款戶口的每月平息、實際年利率、每月還款額及總利息支出將按最終獲本行批核的分期「萬應錢」結餘轉戶計劃貸款而釐訂。平均每月還款額及全期總利息支出已被約至整數。

滙豐分期「萬應錢」結餘轉戶計劃推廣之條款及細則

優惠推廣期

1. 優惠推廣期為2026年11月5日至2027年2月14日。

優惠詳情

2. 您可憑於推廣期內獲批核的滙豐分期「萬應錢」結餘轉戶計劃 (「結餘轉戶計劃」) 獲享現金回贈。

如何獲享優惠

3. 成功申請優惠：

   如您於推廣期內申請並獲批核的結餘轉戶計劃達指定貸款額及還款期，可享額外港幣28,888元現金回贈。有關不同貸款額及還款期可獲得之現金回贈金額如下：

獲批核之貸款額 (港幣)	現金回贈 (港幣)		
	12-24個月還款期	25-59個月還款期	60-84個月還款期
$50,000 - $199,999	$500	$1,500	$2,000
$200,000 - $499,999	$1,500	$3,000	$5,000
$500,000 - $999,999	$4,000	$8,000	$10,000
$1,000,000或以上	$6,000	$16,000	$28,888

獲享優惠前須注意事項

4. 您於本推廣只可享優惠一次。
5. 現金回贈金額將全數於下述優惠過賬日或之前 (「優惠過賬日」) 存入您的貸款還款戶口，而不會作出通知。優惠過賬日將根據您的貸款申請及批核日期而定。您須確保貸款還款戶口於優惠過賬日當天仍然生效，以享優惠。

您的貸款申請及批核日期	優惠過賬日
2026年11月5日至2026年12月9日	2027年3月31日或之前
2026年12月10日至2027年2月14日	2027年5月31日或之前

6. 您若於優惠過賬日當天或之前取消結餘轉戶計劃，將不可獲享優惠。如您選擇提前還款，將須退回適用的推廣優惠下所獲享的現金回贈。
7. 您不可將優惠兌換其他貨品、服務、折扣或轉讓。
8. 如我們認為您有任何欺詐或濫用行為，您將不可獲享優惠。我們亦可從您的貸款還款戶口扣除您已獲享的現金回贈。
9. 我們可更改或終止優惠或修改條款及細則。有關最新之優惠內容、供應及條款及細則，請參閱我們的網頁。
10. 我們及滙豐集團成員的職員不可享有此推廣優惠。
11. 就本推廣如有任何爭議，我們保留最終決定權。
12. 本行及客戶各方均接受香港特別行政區法院的非專有司法管轄權管轄，而本條款及細則亦可在任何其他擁有司法管轄權的法院執行。
13. 除客戶及本行 (包括其繼承人及受讓人) 以外，並無其他人士有權按《合約 (第三者權利) 條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
14. 本條款及細則受現行監管規定約束。
15. 本條款及細則受香港特別行政區 (「香港」) 法律所管轄，並按該等法律詮釋。本推廣資料及本條款及細則的中英文本如有任何歧義或不一致，概以英文本為準。

詞彙定義

16. 「滙豐」、「本行」、「我們」或「我們的」指香港上海滙豐銀行有限公司，為根據香港法律註冊成立的公司，及其繼承人及受讓人。

按此參閱分期「萬應錢」貸款條款及細則 ›

按此參閱分期「萬應錢」結餘轉戶計劃貸款條款及細則 ›

按此參閱產品資料概要 ›

按此參閱資料私隱通知 ›

提防騙案！切勿經聲稱由本機構發出的可疑訊息中附有的超連結，提供客戶的銀行、信用卡、投資、保險及強積金帳戶或其他重要個人資料！

借定唔借？還得到先好借！

參考編號: NOV26 DCPIL

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HSBC

Simplify your repayments with HSBC's Personal Instalment Loan Balance Consolidation Programme and discover simple delights of life with family.

Successfully apply from 5 November 2026 to 14 February 2027 and enjoy a HK$0 handling fee for the entire repayment period.

- Borrow up to 23 times your monthly salary or as much as HKD3,000,000 (whichever is lower) to suit your financial needs
- Flexible repayment period of 12 to 84 months
- Use part of your approved loan amount for settling outstanding balances on your selected credit cards or loan accounts
- No income proof is required if you have maintained an auto payroll account with HSBC for the previous month[1]
- No HKID copy is required for existing HSBC customers[2]

Call 2748 8080 (24-hour application hotline)
Visit hsbc.com.hk/loan

Remarks:

1. For irregular income earners (including customers working on a part-time, commission or profit-sharing basis, contractors, independent contractors or freelancers), no income proof is required if they have maintained an auto payroll account with the Bank for at least three months.
2. For non-existing HSBC customers, please call us on 2748 8080 for any enquiries.

Repayment example for a Balance Consolidation Programme at loan amount of HKD200,000

	Credit Card Bills HKD200,000[(a)]	**Transfer to Balance Consolidation Programme[(b)]**
Average monthly repayment amount	HKD7,881	HKD4,458 - 5,338 ↓ Monthly repayment **32% - 43%**
Repayment period	378 months	72 months ↓ Repayment period **81%**
Total interest expense	HKD331,986	HKD120,962 - 184,322 ↓ Interest expense **44% - 64%**

Remarks of repayment example:

The repayment example is for reference only. Actual interest expense amount that can be saved is determined on a case-by-case basis (it depends on various factors such as the outstanding balance of credit card that a customer currently holds, interest rate charged by the respective credit card, monthly repayment amount, repayment period as well as the amount of Personal Instalment Loan Balance Consolidation Programme approved by the Bank, loan repayment period, interest rate and monthly repayment amount). For details of interest calculation and the loan features, please contact our staff.

(a) This example is calculated based on an annual interest rate of 30% charged by general credit card and a monthly repayment of all fees and charges billed to the credit card followed by 1.5% of the credit card outstanding balance or HKD50 (whichever is higher) over a 378-month repayment period. The average monthly repayment amount quoted above is calculated based on the first 3 instalments and is rounded to the nearest dollar. The Annualised Percentage Rate (APR) is 34.46%. It is calculated using method specified in relevant guidelines issued by The Hong Kong Association of Banks, and is rounded up or down to the nearest two decimal places. The total interest expense over the whole repayment period quoted above is rounded to the nearest dollar.

(b) This example is calculated based on a monthly flat rate of 0.84% - 1.28% over a 72-month loan repayment period for a Personal Instalment Loan Balance Consolidation Programme. The APR is 18.48% - 27.57%. The APR is calculated using method specified in relevant guidelines issued by The Hong Kong Association of Banks, and is rounded up or down to the nearest two decimal places. An APR is a reference rate, which includes all applicable interest rates, fees and charges of the product, expressed as an annualised rate. Please note that the actual monthly flat rate, APR, monthly repayment amount and total interest expense applicable will be subject to the Bank's final approval of the Personal Instalment Loan Balance Consolidation Programme for individual customers. The average monthly repayment amount and the total interest expense over the whole repayment period quoted above are rounded to the nearest dollar.

Terms and Conditions for HSBC's Personal Instalment Loan Balance Consolidation Programme Promotion

When can you enjoy the offer

1. The promotional period for the offer is from 5 November 2026 to 14 February 2027.

What is the offer

2. You can enjoy cash rebate for your approved application of Personal Instalment Loan Balance Consolidation Programme ("Balance Consolidation Programme") during the promotional period.

How can you enjoy the offer

3. Successful Application Offer:

   If you submit an application and the Balance Consolidation Programme is approved during the promotional period with the designated loan amount and repayment period, you will be eligible for a cash rebate of up to HK$28,888. The cash rebate amounts for different loan amounts and repayment periods are as follows:

Approved loan amount (HK$)	**Cash rebate (HK$)**		
	Repayment period of 12-24 months	**Repayment period of 25-59 months**	**Repayment period of 60-84 months**
$50,000 - $199,999	$500	$1,500	$2,000
$200,000 - $499,999	$1,500	$3,000	$5,000
$500,000 - $999,999	$4,000	$8,000	$10,000
$1,000,000 or above	$6,000	$16,000	$28,888

Read before you enjoy the offer

4. You are entitled to enjoy the offer only once under this promotion.
5. The cash rebate will be credited to your Loan repayment account on or before the below specified offer credit date (the "Offer Credit Date") without further notice. The Offer Credit Date shall be determined based on your Loan application and approval date. You have to ensure your Loan repayment accounts are still valid on the Offer Credit Date in order to enjoy the offer(s).

Your Loan application and approval date	**Offer Credit Date**
5 November 2026 to 9 December 2026	On or before 31 March 2027
10 December 2026 to 14 February 2027	On or before 31 May 2027

6. If you cancel your Balance Consolidation Programme on or before the Offer Credit Date, you will not be eligible for the offer. You shall be required to return to us any cash rebate earned under the applicable promotional offer in case of early repayment of the Loan.
7. You cannot exchange the offer for other products, services, or discounts or transfer the offer.
8. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer and we can deduct the extra cash rebate from your repayment account.
9. We can change or cancel the offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer.
10. Our employees and the employees of other members of the HSBC Group are not eligible for this promotion.
11. In case of any dispute arising out of this promotion, our decision shall be final and conclusive.
12. Each of the Bank and you submit to the non-exclusive jurisdiction of the courts of Hong Kong but these terms and conditions may be enforced in the courts of any competent jurisdiction.
13. No person other than you and us will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
14. These terms and conditions are subject to prevailing regulatory requirements.
15. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

What these terms mean

16. "Bank", "we", "us", "our" and "HSBC" mean The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the laws of Hong Kong and includes its successors and assigns.

Click here for Personal Instalment Loan Terms and Conditions ›

Click here for Personal Instalment Loan Balance Consolidation Programme Terms and Conditions ›

Click here for Key Facts Statement ›

Click here for Data Privacy Notice ›

Beware of scams! Do not provide bank, credit card, investment, insurance and MPF account or other key personal information via hyperlinks embedded in suspicious messages purported to be coming from our institution!

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

Reference number: NOV26 DCPIL

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