

Under normal circumstances, the required time for “Instant approval” is as follows:

Application phase	Required time
Approval result	Instant
Debit the first instalment amount from the Credit Card Account	<p>Amount will be debited the first instalment amount from your credit card account on the next working day if application submitted within below time period. If not, it will be processed on or before three working days:</p> <p>Mon to Fri: 00:00 – 19:00 Sat: 00:00 – 17:30 Sun & Public Holiday: Full day</p>
Disburse the approved Instalment Plan amount to the designated Hong Kong Dollar current or savings account of Hang Seng Bank*	<p>Amount will be disbursed to your Hong Kong Dollar current or savings account of Hang Seng Bank on the same day if application submitted within below time period. If not, it will be processed on or before the next working day:</p> <p>Mon to Fri: 00:00 – 19:00 Sat: 00:00 – 17:30 Sun & Public Holiday: Full day</p>

* Disburse the approved Instalment Plan amount to non-Hang Seng Bank account, it will take within three working days to process the application upon receipt of all required documents.