

Small Claims Tribunal of the Hong Kong S.A.R.

Form 2 — Statement of Claim

Claim no.: SCTC XXXXX/2026 · Filed: 14 April 2026

**SAMPLE BUNDLE — All names, identifiers, sums, and exhibits are fictional and produced for illustrative purposes. Do not file as-is.**

**Parties**

Claimant	A. Chan (HKID redacted)
Address	Flat 0X, X/F, Sample Court, Sample Estate, Kowloon
Defendant	Lucky Finance (HK) Limited (CR no. 9999999)
Address	Unit XX, X/F, Sample Tower, 0 Sample Road, Central

**Particulars of claim**

1. On or about 12 January 2025, the Claimant entered into a personal loan agreement (the “Agreement”) with the Defendant for the principal sum of HK\$45,000, repayable over 24 months.
2. The Agreement provided for an effective annual interest rate of 58% per annum. The Claimant avers this exceeds the rate permitted under section 24 of the Money Lenders Ordinance (Cap. 163).
3. The Claimant has paid HK\$28,400 to the Defendant between February 2025 and March 2026. The Claimant seeks a declaration that the excess interest is irrecoverable and an order for repayment of HK\$11,250 (the “Excess”).
4. The Tribunal has jurisdiction under section 5 of the Small Claims Tribunal Ordinance (Cap. 338); the amount in dispute is within the monetary limit.

**Remedies sought**

a.	Repayment of excess interest	HK\$11,250.00
b.	Interest at the judgment rate from filing to payment	—
c.	Costs of these proceedings	HK\$120.00
<b>Total quantified</b>		<b>HK\$11,370.00</b>

## Chronology

Date	Event
12 Jan 2025	Agreement executed at the Defendant's office
18 Jan 2025	Principal of HK\$45,000 disbursed to Claimant
28 Feb 2025	First repayment of HK\$1,800 made
...	(monthly repayments of HK\$1,800 continued)
03 Mar 2026	Claimant's solicitor writes seeking refund
31 Mar 2026	Defendant declines refund by email

## Exhibit list

Ref.	Description	Pages
C-1	Loan agreement dated 12 Jan 2025	5
C-2	Bank statement extracts (Feb 2025 – Mar 2026)	8
C-3	Repayment schedule provided by Defendant	2
C-4	Solicitor's letter dated 3 Mar 2026	1
C-5	Defendant's reply email dated 31 Mar 2026	1

## Signature of claimant

Signed: \_\_\_\_\_

Name: A. Chan · Date: \_\_\_\_\_