



Debt Consolidation Loan Promotion Terms and Conditions

(A) HSBC Debt Consolidation Loan Interest Rate Promotion (the "Interest Rate Promotion")

1. To participate in HSBC Bank (Singapore) Limited ("HSBC") Debt Consolidation Loan Interest Rate Promotion (the "Interest Rate Promotion"), applicants must submit their application for a new debt consolidation plan between 1 April 2019 and 30 June 2019, both dates inclusive (the "Promotional Period"), and their applications must be approved by HSBC (in its discretion) by 31 July 2019 (such applicants, the "Eligible Applicants").
2. Eligible Applicants shall enjoy the following promotional effective interest rates in respect of their new debt consolidation plan:
 - a) 7.5% p.a. if the approved loan tenor is one (1) to seven (7) years; or
 - b) 10.0% p.a. if the approved loan tenor is eight (8) to ten (10) years.
3. The terms and conditions of this Interest Rate Promotion should be read in conjunction with the [Terms and Conditions Governing Debt Consolidation Facility](#) and [HSBC Personal Line of Credit & Personal Term Credit Terms and Conditions](#), the latest copy of which is available online at <http://www.hsbc.com.sg>.
4. HSBC may, at its discretion, revise these terms and conditions (including but not limited to varying the Promotional Period) or withdraw this Interest Rate Promotion at any time without prior notice.
5. All information is accurate at the time of posting online.

(B) HSBC Debt Consolidation Loan Processing Fee Waiver Promotion (the "Processing Fee Waiver Promotion")

1. To participate in HSBC Bank (Singapore) Limited ("HSBC") Debt Consolidation Loan Processing Fee Waiver Promotion (the "Processing Fee Waiver Promotion"), applicants must submit their application for a Debt Consolidation Plan between 1 April 2019 and 30 June 2019, both dates inclusive (the "Promotional Period") and the application must be approved by HSBC (in its discretion) by 31 July 2019 (such applicants, the "Eligible Applicants").
2. The Eligible Applicants will receive a waiver of processing fee in respect of their HSBC Debt Consolidation Loan, equivalent to 1% of the approved loan amount, subject to a minimum of S\$88.
3. The terms and conditions of this Processing Fee Waiver Promotion should be read in conjunction with [Terms and Conditions Governing Debt Consolidation Facility](#) and [HSBC Personal Line of Credit & Personal Term Credit Terms and Conditions](#), the latest copy of which is available online at <http://www.hsbc.com.sg>.
4. HSBC may, at its discretion, revise these terms and conditions (including but not limited to varying the Promotional Period) or withdraw this Processing Fee Waiver Promotion at any time without prior notice.
5. All information is accurate at the time of publishing.