



## Personal Line of Credit Instalment Plan General and Promotion Terms and Conditions

### Terms and conditions

- (A) General terms and conditions
- (B) Instalment Plan tenor of up to 7 years
- (C) HSBC Personal Line of Credit Instalment Plan Interest Rate Promotion
- (D) HSBC Personal Line of Credit Instalment Plan Processing Fee Waiver Promotion

#### (A) General terms and conditions

1. All the terms and conditions under HSBC Personal Line of Credit Instalment Plan Interest Rate Promotion should be read in conjunction with the prevailing HSBC Personal Line of Credit & Personal Term Credit Terms and Conditions.
2. The Bank reserves the right to vary the terms and conditions of and to suspend or terminate HSBC Personal Line of Credit Instalment Plan Interest Rate Promotion at any time without prior notice.
3. The Bank's decision on all matters relating to HSBC Personal Line of Credit Instalment Plan Interest Rate Promotion is final and no appeal or correspondence will be entertained.
4. Interest rates are subject to change without prior notice.

#### (B) Instalment Plan tenor of up to 7 years

1. Tenors of six and seven years are only applicable for salaried employees.
2. For foreigners residing in Singapore, the tenor will be capped at the remaining validity period of their employment pass, rounded down to the nearest whole year.

#### (C) HSBC Personal Line of Credit Instalment Plan Interest Rate Promotion

1. To participate in HSBC Bank (Singapore) Limited's ("HSBC") Personal Line of Credit Instalment Plan Interest Rate Promotion (the "Interest Rate Promotion"), applicants must submit their application for a new instalment plan ("Instalment Plan") between 22 July 2019 and 30 September 2019, both dates inclusive (the "Promotional Period"), and the application must be approved by HSBC (in its discretion) by 31 October 2019 (such applicants, the "Eligible Applicants").
2. Eligible Applicants shall enjoy the following interest rates in respect of their Instalment Plan:
  - a) an effective interest rate of 9% p.a. if the approved tenor is one (1) or two (2) years; or
  - b) an effective interest rate of 7% p.a. if the approved tenor is three (3) to seven (7) years.
3. The terms and conditions of this Interest Rate Promotion should be read in conjunction with the prevailing HSBC Personal Line of Credit & Personal Term Credit Terms and Conditions, the latest copy of which is available online at [www.hsbc.com.sg](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.

**(D) HSBC Personal Line of Credit Instalment Plan Processing Fee Waiver Promotion**

1. To participate in HSBC Bank (Singapore) Limited's ("HSBC") Personal Line of Credit Instalment Plan Processing Fee Waiver Promotion (the "Processing Fee Waiver Promotion"), applicants must submit their application for a new instalment plan ("Instalment Plan") between 22 July 2019 and 30 September 2019, both dates inclusive (the "Promotional Period") and the application must be approved by HSBC (in its discretion) by 31 October 2019 (such applicants, the "Eligible Applicants").
2. The Eligible Applicants will receive a waiver of processing fee in respect of their HSBC Personal Line of Credit Instalment Plan, equivalent to 1% of approved instalment plan 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 the prevailing HSBC Personal Line of Credit & Personal Term Credit Terms and Conditions, the latest copy of which is available online at [www.hsbc.com.sg](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 posting online.