

## AssetLink

### Quick Reference\*

Product Features	Description	For more information, please check your:
Facility Limit	This refers to the AssetLink facility limit as approved by us	
ALN account number	The account number to be referred to for any enquiries relating to the AssetLink	
Interest rate	<ul style="list-style-type: none"> <li>The interest rate charged as per annum to calculate the interest payable for the loan</li> <li>The Bank will furnish you a copy of the Disclosure Statement and Amortization Schedule which include the interest rate for your account and the Effective Interest Rate (EIR)</li> </ul>	Promissory Note
No. of Instalments	Total number of repayment instalments to be made during the approved tenor	Amortization Schedule
Instalment amount	The amount to be repaid for each instalment	
Repayment details or amortization schedule	This includes details of your approved loan account such as first instalment due date, order of application of repayment instalments and repayment on final instalment	Promissory Note, Amortization Schedule
Security	<p>You are required to execute a <b>Promissory Note</b> in our favor over the Assigned Fund(s) which will authorize the Bank, at the Bank's option to do any of the following:</p> <ol style="list-style-type: none"> <li>Withdraw/preterminate the Assigned Fund(s); or</li> <li>Transfer/cause the transfer of the registration of the Assigned Fund(s) in the name of the Bank and/or to sell the same; and to apply the proceeds thereof in partial reduction or full satisfaction of the outstanding Loan and all amounts due from the Borrower</li> </ol>	Promissory Note
Assignment of Funds	The Loan including interests, charges, disbursements and all of your other obligations to the Bank are to be secured by the assignment of a security or fund/s. The Assigned Fund/s may be modified, substituted, supplemented, rolled over or renewed. You cannot withdraw the Assigned Fund/s while the obligation secured remain outstanding.	Promissory Note
Pre-termination	You will have to pay a processing fee of PHP2,500 if the facility is not maintained for a period of at least six (6) months	Promissory Note, Disclosure Statement
Fees, charges and expenses	<ul style="list-style-type: none"> <li><b>Late Payment Penalty</b> – 20% per annum, computed from the day immediately after each installment due date until fully paid, which shall be charged against all overdue amounts (principal and interest) for every installment period or fraction thereof that an installment remains overdue</li> <li>All fees and expenses referred to in the loan, and all reasonable costs and expenses incurred by us in connection with the loan including documentary stamp tax, expenses for appointing debt collection agent if you default in payment, and other expenses for preserving or enforcing our rights are payable by you on demand</li> <li>For other AssetLink related fees &amp; charges, e.g. processing fee, amendment fee, late charge, etc., you may refer to the you may refer to the "HSBC Tariff Guide for Loans" found at our website, <a href="http://www.hsbc.com.ph">www.hsbc.com.ph</a></li> </ul>	Promissory Note, Disclosure Statement, HSBC Tariff Guide for Loans

\*Full Terms and Conditions in the Promissory Note apply to your AssetLink. This table contains a summary of key terms for reference only and is not intended to replace the full terms and conditions. The full terms and conditions will prevail in the event of any inconsistency.

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Note: Do not provide your account or credit card numbers or disclose any other confidential information or banking instructions through email.