

## Personal Loan

### Quick Reference\*

Product Features	Description	Formore information, please check your:
Loan amount	This refers to the loan amount as approved by us	Promissory Note
Interest rate	The interest rate charged as per annum to calculate the interest payable for the loan	
Repayment frequency	Monthly repayment pattern to repay the loan	
No. of Installments	Total number of repayment instalments to be made during the approved tenor	
Installment amount	The amount to be repaid for each instalment	
Loan account number	The account number to be referred to for any enquiries on the loan	
Interest	<ul style="list-style-type: none"> <li><b>Interest on loan</b> – 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> <li><b>Late Payment Penalty</b> – 36% 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> </ul>	Disclosure Statement
Repayment details	<b>Repayment arrangements</b> – This includes details of your approved loan account such as instalment due date and order of application of repayment instalments.	Promissory Note/ Amortization Schedule
Pre-termination	<p>Pre-termination of your loan account may be subject to various fees and charges.</p> <p>A Break Funding Cost may also be charged to your account. Breakfunding cost is computed as described in the HSBC Tariff Guide for Loans</p>	Promissory Note, Disclosure Statement, HSBC Tariff Guide for Loans
Security	You are required to execute a <b>Promissory Note</b> which will authorize the Bank to, without liability, set -off and/or transfer any monies standing to the credit of your other accounts with the Bank in, or towards, satisfaction of your liabilities to the Bank, whether or not the outstanding obligation is in a currency different from the currency of the monies intended for setting off/transfer, or is held at a branch in a different jurisdiction or with any member of the HSBC Group in any other jurisdiction, and/or held by you jointly with other persons/entities in accordance with the provision/s in the said document.	Promissory Note
Fees, charges and expenses	<ul style="list-style-type: none"> <li>You will have to pay a loan processing fee (which will be deducted to your loan proceeds upon loan drawdown)</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 a complete list of <b>personal loan fees &amp; charges</b>, e.g. loan processing fee, amendment fee, late charge, etc., please refer to the HSBC Tariff Guide for Loans</li> </ul>	Promissory Note, Disclosure Statement, HSBC Tariff Guide for Loans

\*Full Terms and Conditions in the Promissory Note apply to your Personal Loan. 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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