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Our Reference:

Date:

## FACILITY OFFER LETTER

Dear Sir/Madam,

We have the pleasure in advising you that as per the terms and conditions (Retail Loans Terms and Conditions) of the application dated ....., signed and accepted by you, we have granted you the following credit facility as from.....

Facility : Personal Instalment Loan Purpose of Loan: .....

Loan Amount : BDT. ....

Interest Rate\* : ..... % per annum (Fixed for the first 12 months and will be reviewed on a semi-annual basis thereafter (i.e., 2 times a year). In case the rate is reviewed, it can change at max by  $\pm 3\%$ .)

Tenure : ..... months

Monthly Instalment : BDT. .... Shortfall or excess amount, if any, will be adjusted with the last instalment

Instalment Commencing on : .....

Name of CEPS Company : .....

Processing Fee : BDT. ....  
 (as per the prevailing "Wealth & Personal Banking Fees and Charges")

Penal Interest Charges : Additional 1.5% per annum over the facility interest rate on the overdue amount, or at any such rate and in the manner prescribed by the HSBC from time to time at its own discretion, subject to prevailing laws and regulations.

Early Settlement Fee : As per the prevailing "Wealth & Personal Banking Fees and Charges" at the time of instruction

Partial Prepayment Fee : As per the prevailing "Wealth & Personal Banking Fees and Charges" at the time of instruction

Loan Certificate : As per the prevailing "Wealth & Personal Banking Fees and Charges" at the time of instruction

\*Bank reserves the right to change the pricing of the term loan facility. In the event of changing the interest rate upward, the bank will serve a 1(one) month notice period explaining the reasons for the rate revision, accompanied with an updated repayment schedule. In case you wish to make an early settlement payment within the served notice period, you will not be charged an early settlement fee.

We look forward to continuing our unwavering service to you.

.....  
 Branch Manager  
 HSBC, Bangladesh

.....  
 Manager Credit Services  
 HSBC, Bangladesh

## ACCEPTANCE

I/We hereby acknowledge that I/we have read, understood and accepted the terms and conditions contained in this letter and any subsequent changes made by HSBC in accordance with the same. I/We have also agreed to the relevant terms and conditions for this facility and I/we am/are aware that a copy of this terms and conditions document is available on HSBC Bangladesh website: [www.hsbc.com.bd](http://www.hsbc.com.bd). In addition, I/we acknowledge that I/we agree to the HSBC personal account terms and conditions which I/we have read, understood, signed, and accepted at the time of opening my/our account. I/We am/are aware that these terms and conditions may change from time to time and that the latest version of this terms and conditions document remains available on the HSBC Bangladesh website: [www.hsbc.com.bd](http://www.hsbc.com.bd).

I/We hereby agree and provide my/our consent to HSBC for using, accessing, storing, processing, and/or transferring my/our personal data (including my/our thumb prints) to the HSBC Group, any regulatory authority, or any other third party for the purpose of providing the services or for meeting compliance obligations or regulatory requirements or carrying out any verification or for defending and/or protecting the HSBC's interests/rights and/or any other matter related thereto.

.....  
 Signature of 1<sup>st</sup> Applicant  
 Name:  
 Date:

Thumbprint of 1<sup>st</sup> Applicant  
 Name:  
 Date:

Thumbprint of 2<sup>nd</sup> Applicant  
 Name:  
 Date:

.....  
 Signature of 2<sup>nd</sup> Applicant  
 Name:  
 Date:

Note:

1. VAT is applicable @ 15% on all fees and charges.

2. Fees and charges are subject to change from time to time. Please keep yourself updated of the latest/applicable fees and charges as published on the 'Fees and Charges' document made available by the Bank.

**The Hongkong and Shanghai Banking Corporation Limited**

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 Incorporated in Hong Kong SAR with limited liability