



Notice of amendment relating to the Personal Instalment Loan / Personal Tax Loans Terms and Conditions

With effect from **28 March 2018**, the following clause of the Personal Instalment Loan / Personal Tax Loans Terms and Conditions will be revised:

Personal Instalment Loan/ Personal Tax Loans Terms and Conditions	Amendment
Clause 5	<p>Effective before 28 March 2018</p> <p>5. Early repayment</p> <p>You may repay the outstanding principal amount of the Loan (in whole but not in part) ahead of the final repayment date. <u>If you choose to do so, we will charge a fee equal to a percentage (specified by us at the time) of the initial approved Loan amount as stated in the Confirmation Letter (whether or not any loan has been redrawn).</u></p> <p>Effective on or after 28 March 2018</p> <p>5. Early repayment</p> <p>You may repay the outstanding principal amount of the Loan (in whole but not in part) ahead of the final repayment date. <u>If you choose to do so, we will charge a fee equal to a percentage (specified by us at the time) of the outstanding principal amount.</u> You are required to repay applicable promotional offers in case of early repayment (subject to promotional terms and conditions).</p>

Please note that the above amendment shall be binding on you if you continue to use or retain your Personal Instalment Loan / Personal Tax Loan on or after **28 March 2018**.

If you decline to accept the above amendment, you have the right to terminate your Personal Instalment Loan / Personal Tax Loan according to the relevant provision under the applicable Personal Instalment Loan / Personal Tax Loans Terms and Conditions before the amendment comes into effect. If you have any queries, please call our Customer Service Hotline on (852) 2233 3000 for enquiries. For HSBC Premier customers or Advance customers, you are also welcome to call the HSBC Premier Hotline on (852) 2233 3322 or HSBC Advance Hotline on (852) 2748 8333 for enquiries.

If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

February 2018

Issued by The Hongkong and Shanghai Banking Corporation Limited



有關分期「萬應錢」／交稅「萬應錢」貸款條款及細則的修訂通知

由 **2018年3月28日** 起，分期「萬應錢」／交稅「萬應錢」貸款條款及細則將作以下修訂：

分期「萬應錢」／交稅「萬應錢」貸款條款及細則	修訂
條文 5	<p>於 2018 年 3 月 28 日前生效：</p> <p>5. 提前還款</p> <p>閣下可在最終還款日前提前一次過全數清還貸款下未清還的本金，但本行不接受部份還款。如閣下選擇提前還款，本行會收取相等於通知函上所列的初始獲批核貸款額之一定百份比的費用，而該百份比會由本行屆時設定</p> <p>於 2018 年 3 月 28 日或之後生效：</p> <p>5. 提前還款</p> <p>閣下可在最終還款日前提前一次過全數清還貸款下未清還的本金，但本行不接受部份還款。如閣下選擇提前還款，本行會收取相等於未清還的本金之一定百份比的費用，而該百份比會由本行屆時設定。於提前還款時，閣下須退回適用的推廣優惠(視乎推廣優惠條款及細則)。</p>

謹請注意，如您在 **2018年3月28日** 或之後繼續使用或持有有關分期「萬應錢」／交稅「萬應錢」貸款，上述修訂將對您具有約束力。

如您不接納上述修訂，您有權在有關修訂生效前根據分期「萬應錢」／交稅「萬應錢」貸款條款及細則中列明的有關條款取消您的分期「萬應錢」／交稅「萬應錢」貸款。如您有任何查詢，請致電客戶服務熱線 (852) 2233 3000。若您是滙豐卓越理財或運籌理財客戶，歡迎致電滙豐卓越理財服務熱線 (852) 2233 3322 或滙豐運籌理財服務熱線 (852) 2748 8333 查詢有關詳情。

如中英文版本有任何歧義，概以英文版為準。

2018年2月

由香港上海滙豐銀行有限公司刊發