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## Notice of Change on the Interest Calculation Method for Personal Instalment Loan

With effect from **2 August 2019** (the "**Effective Date**"), the proportion of interest and principal in each monthly repayment for Personal Instalment Loan (the "**Loan**") drawdown or redraw will be calculated according to the Straight-line method. For any Loan drawn down or redrawn before the Effective Date, the proportion of interest and principal in each monthly repayment will continue to be calculated according to the Rule of 78.

The interest calculation method for your existing Loan will remain to be based on the Rule of 78 if you continue the repayment of your Loan for the entire loan period even beyond the Effective Date. The new interest calculation method of the Straight-line will only be applied to your Loan if you perform a redraw on or after the Effective Date and such change will apply to the total loan amount, which is the sum of the outstanding principal under the original Loan and the approved amount of the redrawn Loan. Please note that the change shall be binding on you if you continue to use or retain your Loan on or after the Effective Date.

If you decline to accept the above change, you have the right to terminate your Loan according to the relevant provision under the applicable Personal Instalment Loan Terms and Conditions before the change 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. Further information available on our HSBC website (Borrowing > Loans > Personal Instalment Loan > Frequently Asked Questions).

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

June 2019

Issued by The Hongkong and Shanghai Banking Corporation Limited



190601



## 有關分期「萬應錢」貸款之利息計算方法的修訂通知

由**2019年8月2日**（「生效日」）起，分期「萬應錢」貸款或再提取分期「萬應錢」貸款（「貸款」）的每月還款金額中利息及本金之比例將按「直線法」之方程式計算。而任何於生效日前提取或再提取的貸款將繼續按「78法則」之方程式計算。

如您在現有貸款的整個貸款期內繼續償還貸款，您的貸款之利息計算方法在生效日後仍將按「78法則」之方程式計算。而言如您於生效日或之後再提取貸款，您的貸款則將按新的「直線法」之方程式計算並將適用於總貸款金額，即貸款本金結欠及獲批核的再提取貸款金額的總和。謹請注意，如您於生效日或之後繼續使用或持有有關貸款，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」貸款條款及細則中列明的有關條款取消您的分期「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。詳情可參閱滙豐網頁(借貸>貸款>分期「萬應錢」>常見問題)。

如中英文版本有任何歧義，概以英文版為準。

2019年6月

由香港上海滙豐銀行有限公司刊發

