

Terms and Conditions for HSBC's Personal Instalment Loan Promotion

1. When can you enjoy the offer

- a. The promotional period for the offer is from 8 Jun 2023 to 5 Sep 2023.

2. What is the offer

- a. You can enjoy cash rebate for your approved application of Personal Instalment Loan ("Loan") during the promotional period.

3. Eligible customers have to fulfill all of the below requirements:

- a. Maintain the Loan repayment account valid until 31 December 2023
- b. Complete the registration of HSBC International Education Community on or before 30 November 2023 and maintain the membership until 31 December 2023

4. How can you enjoy the offer

- a. Successful Application Offer:
 - i. If you submit a Loan application and the Loan is approved during the promotional period with a repayment period of 60 months, you will be eligible for a HK\$1,000 cash rebate for an approved Loan amount of HK\$100,000 to less than HK\$200,000, or a HK\$2,000 cash rebate for an approved Loan amount of HK\$200,000 to less than HK\$300,000, or a HK\$4,000 cash rebate for an approved Loan amount of HK\$300,000 to less than HK\$1,000,000, or a HK\$5,000 cash rebate for an approved Loan amount of HK\$1,000,000 to less than HK\$1,500,000, or a HK\$10,000 cash rebate for an approved Loan amount of HK\$1,500,000 or above; or
 - ii. If you submit a Loan application and the Loan is approved during the promotional period with a repayment period of more than 24 months to less than 60 months, you will be eligible for a HK\$1,000 cash rebate for an approved Loan amount of HK\$100,000 to less than HK\$200,000, or a HK\$2,000 cash rebate for an approved Loan amount of HK\$200,000 to less than HK\$300,000, or a HK\$4,000 cash rebate for an approved Loan amount of HK\$300,000 to less than HK\$1,000,000, or a HK\$5,000 cash rebate for an approved Loan amount of HK\$1,000,000 or above; or
 - iii. If you submit a Loan application and the Loan is approved during the promotional period with a repayment period of 24 months, you will be eligible for a HK\$600 cash rebate for an approved Loan amount of HK\$100,000 to less than HK\$200,000, or a HK\$1,000 cash rebate for an approved Loan amount of HK\$200,000 to less than HK\$300,000, or a HK\$1,600 cash rebate for an approved Loan amount of HK\$300,000 to less than HK\$1,000,000, or a HK\$3,000 cash rebate for an approved Loan amount of HK\$1,000,000 or above.

b. Document Submission Offer:

- i. If you submit the supporting document(s) required by us for a Loan application and a Loan of HK\$100,000 or above is approved during the promotional period, you will be eligible for a cash rebate of HK\$600. This offer is not applicable if we do not require submission of supporting document for the Loan application.

5. Read before you enjoy the offer

- a. You are entitled to enjoy the offer(s) only once under this promotion.
- b. The cash rebate will be credited to your Loan repayment account on or before 31 December 2023 (the "Offer Credit Date") without further notice. You have to ensure your Loan repayment account is still valid and maintain the HSBC International Education Community membership on the Offer Credit Date in order to enjoy the offer(s).
- c. If you cancel your Loan on or before the Offer Credit Date, you will not be eligible for the offer(s). You shall be required to return to us any cash rebate earned under the applicable promotional offer(s) in case of early repayment of the Loan.
- d. We can change or cancel the offer(s) or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer(s).
- e. In case of any dispute arising out of this promotion, our decision shall be final and conclusive.
- f. These terms and conditions are subject to prevailing regulatory requirements.
- g. No person other than you and the Bank (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- h. We write the terms and conditions of the offer(s) under Hong Kong laws. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!