



### **Terms and conditions of HSBC Cash Instalment Plan**

1. HSBC Cash Instalment Plan programme ("Programme") is valid for such period as HSBC may determine in its discretion.
2. Only primary HSBC credit cardholders are eligible to apply for the Programme.
3. All US Dollar cards and corporate cards are not eligible for the Programme.
4. Each application is subject to HSBC's approval. HSBC will not approve the application if any of your HSBC accounts is not maintained in good standing or not conducted in a proper or satisfactory manner as determined by HSBC at its discretion.
5. HSBC reserves the right to decline any application without assigning any reason. HSBC will not be liable for any charges, overdue payments or interest charges incurred due to the rejection of or delay in processing an application.
6. An amount placed on the Programme is referred to as the "Cash Instalment Amount". The minimum Cash Instalment Amount is S\$1,000 and the maximum Cash Instalment Amount is computed by deducting any outstanding balance from your approved credit limit at the point of processing your application and taking 95% of that amount.
7. Applications with incomplete fields and/or incorrect information will not be processed.
8. A processing or administrative fee may be imposed by HSBC at its discretion. Such fee will be charged to your HSBC credit card account upon approval of the application, rounded to the nearest dollar.
9. The approved Cash Instalment Amount to be transferred may be less than the amount applied for, or an amount determined by HSBC at its discretion.
10. Cash Instalment Interest is based on the rate corresponding with the preferred tenor selected by you at the time of application. The Cash Instalment Interest chargeable is computed based on the loan amount multiplied by the applied rate over the entire tenor of the loan. The monthly instalment amount is fixed but the principal and interest components which make up the monthly instalment amount varies and is determined at HSBC's discretion.
11. Upon approval, the available credit limit on your HSBC credit card will be reduced by the aggregate of the approved Cash Instalment Amount and the Cash Instalment Interest chargeable during the entire tenor.
12. HSBC will credit the approved Cash Instalment Amount into a Singapore dollar denominated bank account held in the name of the primary credit cardholder as specified in the application.
13. If the aggregate of the Cash Instalment Amount and Cash Instalment Interest cannot be divided into equal monthly instalments over the selected tenor, you agree to pay the difference together with the last instalment.
14. The monthly instalment amount will be charged to your account every month, on the statement date.
15. 100% of the monthly instalment amount will be included in the minimum payment due amount in your monthly statement. If the monthly instalment amount is not repaid in full by the payment due date, HSBC's prevailing cash advance interest rate charges will apply. HSBC's cash advance charges are found in the Credit Card Terms (please refer to [www.hsbc.com.sg/creditcardterms](http://www.hsbc.com.sg/creditcardterms)).
16. HSBC Reward points will not be awarded for the Cash Instalment Amount, processing fee, interest and/or any other charges incurred in connection therewith.
17. Without prejudice to the other terms and conditions and our reasonable right of appropriation, payments made to your HSBC credit card account are applied in the following order of priority: interest charges, late charges, annual card membership fees, cash advances, outstanding

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balances not under promotional interest rates and balance transfer amounts (if there are multiple balance transfers, payment will be made to the one with the highest interest rate first) on your card.

18. HSBC may, at any time at its discretion, require all fees and charges on your account to be payable on demand.
19. A termination charge of S\$100 will be imposed for early repayment, change of instalment period, termination of the Programme and/or account.
20. Upon termination of Programme, by you or HSBC for any reason, all outstanding amounts in connection with the Programme shall immediately become due and payable.
21. HSBC's decision in all matters relating to the Programme shall be at our discretion and shall be final and binding on you.
22. The personal data which Eligible Customers submit in connection with the Programme will be collected for the purposes stated in HSBC's Data Privacy Policy, a copy of which may be found at <https://www.hsbc.com.sg/privacy-statement/>.
23. The HSBC Credit Card Terms will apply; please refer to <https://www.hsbc.com.sg/help/terms-and-conditions> (the "Relevant Terms").
24. We live in a rapidly changing world. Sometimes this means we need to update our Terms and conditions of HSBC Cash Instalment Plan. These updates include amendments to:
  - a. fees and charges (if any);
  - b. interest rates;
  - c. interest rate calculation methodology; and
  - d. basis of calculation of minimum payment amount;
25. We may amend or supplement our Terms and conditions of HSBC Cash Instalment Plan, if it is reasonably necessary to:
  - a. reflect changes to our operational costs, business operations or systems and processes, or our arrangements with third parties;
  - b. give effect to:
    - i. applicable law, rule, regulation;
    - ii. a change, recommendation, order, requirement, notice, direction, code, circular or guidance issued by any regulatory, supervisory, governmental, statutory authority, stock exchange, self-regulatory, or resolution body having jurisdiction over us or a court of competent jurisdiction;
  - c. reflect changes to industry or market conditions or practice;
    - i. align with standards or expectations including in respect of:
    - ii. banking and financial services practices;
    - iii. environmental, social and governance practices;
    - iv. consumer and investor protection practices;
    - v. cyber, digital, technology (including financial technology (FinTech)) practices e.g., those relating to crypto-assets, digital assets, virtual assets, asset tokenisation and artificial intelligence (including generative artificial intelligence and machine learning);
    - vi. operational resilience and data management practices; or
    - vii. taxation and transfer pricing practices; or
  - d. otherwise protect our legitimate interests.
26. To the extent reasonably practicable, we'll give you reasonable notice of any changes to our Terms and conditions of HSBC Cash Instalment Plan before such Terms and conditions of HSBC Cash Instalment Plan take effect.



27. We can choose how to give this notice to you. This may include:
  - a. contacting you directly (through mail, email, post or via mobile);
  - b. publishing the change on our website; and
  - c. using any other method we think is reasonably appropriate.
28. If you don't agree with a change, you can:
  - a. cancel the Programme under your HSBC credit card and pay all amounts you may owe us under the Programme; or
  - b. cancel your existing credit card, after paying all amounts you may owe us.