



## Debt Consolidation Loan Promotion Terms and Conditions

### (A) HSBC Debt Consolidation Loan Interest Rate Promotion (the "Interest Rate Promotion")

1. To participate in HSBC Bank (Singapore) Limited ("HSBC") Debt Consolidation Loan Interest Rate Promotion (the "Interest Rate Promotion"), applicants must submit their application for a new Debt Consolidation Plan between 1 April 2025 and 30 June 2025, both dates inclusive (the "Promotional Period"), and their applications must be approved by HSBC (in its discretion) by 31 July 2025 (such applicants, the "Eligible Applicants").
2. Eligible Applicants will be offered a promotional interest rate of 4.5% p.a. (EIR 8.0% p.a.) to 8.9% p.a. (EIR 14.8% p.a.) in respect of their Debt Consolidation Loan, based on their personal credit profile and such other factors as may be determined by HSBC.
3. The terms and conditions of this Interest Rate Promotion should be read in conjunction with the [Terms and Conditions Governing Debt Consolidation Facility](#) and [HSBC Personal Line of Credit & Personal Term Credit Terms and Conditions](#), the latest copy of which is available online at <http://www.hsbc.com.sg>.
4. HSBC may, at its discretion, revise these terms and conditions (including but not limited to varying the Promotional Period) or withdraw this Interest Rate Promotion at any time without prior notice.
5. All information is accurate at the time of publishing.

### (B) HSBC Debt Consolidation Loan Processing Fee Waiver Promotion (the "Processing Fee Waiver Promotion")

1. To participate in HSBC Bank (Singapore) Limited ("HSBC") Debt Consolidation Loan Processing Fee Waiver Promotion (the "Processing Fee Waiver Promotion"), applicants must submit their application for a Debt Consolidation Plan between 1 April 2025 and 30 June 2025, both dates inclusive (the "Promotional Period") and the application must be approved by HSBC (in its discretion) by 31 July 2025 (such applicants, the "Eligible Applicants").
2. Eligible Applicants will receive a waiver of processing fee in respect of their HSBC Debt Consolidation Loan, equivalent to 1% of the approved loan amount, subject to a minimum of S\$88.
3. The terms and conditions of this Processing Fee Waiver Promotion should be read in conjunction with [Terms and Conditions Governing Debt Consolidation Facility](#) and [HSBC Personal Line of Credit & Personal Term Credit Terms and Conditions](#), the latest copy of which is available online at <http://www.hsbc.com.sg>.
4. HSBC may, at its discretion, revise these terms and conditions (including but not limited to varying the Promotional Period) or withdraw this Processing Fee Waiver Promotion at any time without prior notice.
5. All information is accurate at the time of publishing.



**(C) HSBC Debt Consolidation Loan (Refinance) Cashback Promotion (the "Cashback Promotion")**

1. To participate in HSBC Bank (Singapore) Limited's ("HSBC") Debt Consolidation Loan (Refinance) Promotion (the "Cashback Promotion"), applicants must submit their application for a Debt Consolidation Loan (Refinance) ("Loan") between 1 April 2025 and 30 June 2025, both dates inclusive (the "Promotional Period") and the application must be approved by HSBC (in its discretion) by 31 July 2025 (such applicants, the "Eligible Applicants").
2. Eligible Applicants shall enjoy a 5% cashback (the "Cashback"), or such other cashback amount as determined by HSBC in its sole discretion, on the approved Loan amount.
3. The Cashback will be credited to the Eligible Applicant's HSBC Statement Savings Account, opened upon approval of the Loan application, within three (3) calendar weeks from the approval date of the Loan application, barring any unforeseen technical delays.
4. The award of the Cashback is subject to the customer's Loan Account (the "Account") being maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at its discretion during the Promotional Period and at the time of credit.
5. Eligible Applicants who have received the Cashback and subsequently cancel their Loan or make premature repayments (partial or full) to the Account before the maturity of the Loan are required to refund HSBC the full Cashback amount.
6. The terms and conditions of this Cashback Promotion should be read in conjunction with the prevailing [Terms and Conditions Governing Debt Consolidation Facility](#) and [HSBC Personal Line of Credit & Personal Term Credit Terms and Conditions](#) the latest copy of which is available online at [www.hsbc.com.sg/loan](http://www.hsbc.com.sg/loan).
7. HSBC may, at its discretion, revise these terms and conditions (including but not limited to varying the Promotional Period) or withdraw this Cashback Promotion at any time without prior notice.
8. All information is accurate at the time of publishing.