



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's ("HSBC") Debt Consolidation Loan Interest Rate Promotion (the "Interest Rate Promotion"), applicants must submit their application for a new debt consolidation plan between 2 April 2018 and 31 January 2019, both dates inclusive (the "Promotional Period"), and their applications must be within the first 500 applications approved by HSBC (in its discretion) by 28 February 2019 (such applicants, the "Eligible Applicants").
2. Eligible Applicants shall enjoy the following promotional effective interest rates in respect of their new debt consolidation plan:
 - a) 7.5% p.a. if the approved loan tenor is one (1) to seven (7) years; or
 - b) 10.0% p.a. if the approved loan tenor is eight (8) to ten (10) years.
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 posting online.

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

1. To participate in HSBC Bank (Singapore) Limited's ("HSBC") Debt Consolidation Loan Processing Fee Waiver Promotion (the "Processing Fee Waiver Promotion"), applicants must submit their application for a Debt Consolidation Plan between 2 April 2018 and 31 January 2019, both dates inclusive (the "Promotional Period") and the application must be approved by HSBC (in its discretion) by 28 February 2019 (such applicants, the "Eligible Applicants").
2. The 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 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 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 Cashback Promotion

1. To participate in HSBC Bank (Singapore) Limited's ("HSBC") Debt Consolidation Loan Cashback Promotion (the "Cashback Promotion"), applicants must
 - a. submit their application for a new debt consolidation loan to HSBC between 2 April 2018 and 31 January 2019, both dates inclusive (the "Promotional Period") and the application must be approved by HSBC (in its discretion) by 28 February 2019; and
 - b. consent to receive direct marketing and promotional materials from HSBC by indicating on the application form (such applicants, the "Eligible Applicants").
2. A cashback amount of S\$100 (the "cashback") will be credited to the Eligible Applicant's HSBC Statement Savings Account, opened upon approval of the HSBC Debt Consolidation Loan application, within three (3) calendar months from the approval date of the HSBC Debt Consolidation Loan application, barring any unforeseen technical delays.
3. The award of the cashback is subject to the customer's HSBC Debt Consolidation 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.
4. Eligible Applicants who have received the cashback and subsequently cancel their HSBC Debt Consolidation Loan or make premature repayments (partial or full) to the Account within 12 months from the date of approval of the HSBC Debt Consolidation Loan application are required to refund HSBC the full cashback amount.
5. The terms and conditions of this Cashback Promotion should be read in conjunction with Terms and Conditions Governing Debt Consolidation 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
6. 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.
7. All information is accurate at the time of posting online.