



## **HSBC Personal Line of Credit Auto Top-up Terms and Conditions**

1. Only customers who hold a sole HSBC Personal Line of Credit account ("Eligible Customers") will be eligible to apply for the Personal Line of Credit Auto Top-up Service (the "Service").
2. Each Eligible Customer may apply to link up to ten (10) HSBC Current/ Savings accounts (each, a "Recipient Account") to his/ her HSBC Personal Line of Credit account for the purposes of the Service. A Recipient Account may be a third party account.
3. Each application for the Service is subject to HSBC Bank (Singapore) Limited's ("HSBC") approval. HSBC will not approve the application if any of the Eligible Customer's HSBC accounts is not maintained in good standing or not conducted in a proper or satisfactory manner as determined by HSBC at its discretion.
4. HSBC reserves the right to decline any application without assigning any reason. HSBC shall not be liable for any charges, overdue payments or interest incurred by the customer due to the rejection of or delays in processing the application.
5. Applications with incomplete fields and/ or incorrect information will not be processed.
6. Should there be multiple instructions to top-up Recipient Accounts under the Service (each, an "Instruction"), the order in which such Instructions will be carried out will be based on the account numbers of the Recipient Accounts (in ascending order).
7. In the event that the Eligible Customer's HSBC Personal Line of Credit account ("Facility") has funds but such funds are insufficient to meet the balance threshold specified in an Instruction, all remaining available funds in the HSBC Personal Line of Credit account will be debited for the purposes of carrying out the Instruction. HSBC will not carry out any Instruction if the Eligible Customer's HSBC Personal Line of Credit account does not have any available funds, or if such account is restricted/ suspended.
8. HSBC may cease to carry out any Instruction at any time by notice in writing to the Eligible Customer, or without notice at any time after being advised by the beneficiary(ies) of the relevant Recipient Account(s) that no further payments to such Recipient Account(s) are required.
9. All Instructions cannot be amended. If an Eligible Customer wishes to cancel an Instruction, he/ she would need to submit a cancellation form to HSBC. The form can be found at HSBC web site. Instructions which have been successfully carried out cannot be reversed.
10. Each Instruction will remain effective notwithstanding the death, bankruptcy or incapacity of the Eligible Customer, until actual notice of the same is received by HSBC.
11. HSBC may levy a one-time set-up charge or such other amount for every application for the Service which is approved; please refer to HSBC web site for further details.
12. The Service will be performed once daily on Monday to Saturday, excluding public holidays.
13. Any outstanding amounts in respect of the HSBC Personal Line of Credit account (which include amounts debited for the purpose of carrying out any Instructions) will be subject to the prevailing interest rate; please refer to HSBC web site for further details. Any interest charged in respect of the HSBC Personal Line of Credit account in any given month shall be subject to a minimum amount of S\$10.



14. Where the personal data you provide in this form is/ was collected by you or from third party sources, you confirm and agree that:
  - a) the relevant consents for the purposes notified in HSBC's prevailing Data Protection Policy (which may be found at HSBC web site) have been procured by you from all relevant individuals to whom the personal data relates and you have retained proof of these consents, such proof to be provided to HSBC upon request; and
  - b) you will provide all relevant individuals with copies of the Data Protection Policy for their perusal.
15. HSBC's decision in all matters relating to the Service shall be at its discretion and shall be final and binding.
16. The terms and conditions contained herein are in addition to the HSBC Personal Line of Credit & Personal Term Credit Terms and Conditions (including clause 4.25), which shall continue to apply. Please refer to HSBC web site for further details.