



## HSBC Personal Line of Credit Balance Transfer Terms and Conditions

1. Only one application per Personal Line of Credit account is allowed.
2. This promotion is not valid in conjunction with any other promotional interest rate offers (including any existing Personal Line of Credit balance transfer offers).
3. The promotional balance transfer interest rates are valid from the date of balance transfer approval for six or twelve months (as the case may be) ("Balance Transfer Promotional Period") and are only applicable to the Personal Line of Credit balance transfer amount and the processing fee charged. Any other outstanding balances, all other interest rate charges and subsequent drawings on the Personal Line of Credit account will be charged at the prevailing interest rate of 18.5% p.a., which is subject to change by HSBC at its discretion at any time and from time to time.
4. Should interest charges be applicable, a minimum of S\$10 per month applies and the effective interest rate may change depending on the Balance Transfer amount.
5. Upon expiration of the application promotion tenor, the applicable prevailing interest rate will be chargeable on the outstanding balance transfer amount.
6. A non-refundable one-time processing fee of 1.50% or 2.50% (where applicable), of the balance transfer amount, rounded down to the nearest whole number (or such other amount as may be determined by HSBC from time to time at its discretion), is payable and will be charged to the Personal Line of Credit account upon approval of the balance transfer application.
7. The minimum balance transfer amount is S\$1,000 and maximum is up to 90% (95% for HSBC Premier customers) of the amount determined by (a) the customer's approved credit limit minus (b) any outstanding balance on the Personal Line of Credit account at the time of processing the application.
8. HSBC will not process the application if the customer's Personal Line of Credit account: (a) is not maintained in good standing or not conducted in a proper or satisfactory manner as determined by HSBC at its discretion; and/ or (b) is already enrolled in a balance transfer programme or other interest rate promotion.
9. No cancellation or change in the balance transfer amount will be allowed after the submission of the application.
10. The approved amount to be transferred may be less than the amount applied for, or an amount determined by HSBC at its discretion. 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.
11. Payments made to HSBC Personal Line of Credit account are applied in the following order of priority, namely drawings charged at the preferential or promotional interest rate followed by drawings charged at the prevailing interest rate.



12. HSBC will not accept any amount transferred to another HSBC credit card account or HSBC Personal Line of Credit account. Customer's designated credit card account or bank account from other credit card issuers or banks in Singapore that the balance transfer amount is to be transferred to must be denominated and transacted in Singapore dollars.
13. The customer is required to make payment to the designated credit card issuer or banks until he/ she receives written confirmation that funds have been credited into his / her designated account. HSBC will not be liable for any overdue payments or interest incurred due to non-payment by the customer.
14. The customer must remain an HSBC Personal Line of Credit customer for the entire tenor of the Balance Transfer Promotional Period. HSBC reserves the right to charge the customer the full interest that would have been payable should the customer cease to be an HSBC Personal Line of Credit customer at any time before the end of the Balance Transfer Promotion Period.
15. HSBC reserves the right in its discretion to revise any of these terms and conditions, or change or withdraw the promotion, at any time without giving any reason or prior notice.
16. In the event of any dispute, HSBC decision shall be final.
17. The terms and conditions contained herein are in addition to the HSBC Personal Line of Credit and Personal Term Credit Terms and Conditions, which shall continue to apply.