



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 90% 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).
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 in this agreement and our reasonable right of appropriation, payments made to your HSBC credit card account are applied in the following order of priority, namely: instalments for each of your cash instalment plans and spend instalment plans (if any), interest charges, late fees, annual credit card fees, overlimit fees, service charges (e.g. cash



advance fees), outstanding 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. HSBC reserves the right to amend the terms and conditions, and to suspend or terminate the Programme without prior notice at any time.
23. The terms and conditions contained herein are in addition to the HSBC Credit Card Terms, which shall continue to apply.