

Terms and Conditions

1. The 0% p.a. interest rate for Personal Instalment Loans and the 50% processing fee waiver for Personal Line of Credit are only valid for new loan customers who apply between 16 July to 30 September 2008.
2. The 0% p.a. interest rate for Personal Instalment Loan varies with the loan tenor up to a maximum of 3 months.
3. The promotional interest rate of 0% p.a. will revert back to the prevailing interest rate after the promotional interest rate expires.
4. Personal Instalment Loans that are closed before the agreed upon tenor will be subjected to early settlement charges.
5. In the event of any discrepancy between the English language version of these terms and conditions with any version in another language, the English language shall prevail.
6. In the event of disputes, the decision of the HongKong and Shanghai Banking Corporation Limited (“HSBC”) shall be final and no correspondence will be entertained.
7. HSBC reserves the right to amend any aspect of this promotion from time to time at its sole discretion.

