

To  
 .....  
 .....  
 .....

Our Reference:

Date:

**FACILITY OFFER LETTER**

Dear Sir/Madam,  
 We have the pleasure of informing you that based on your application dated ....., we are offering you the following credit facility from ..... to be governed by the "Retail Loans Terms and Conditions".

Facility : Personal Secured Loan Purpose of Loan: .....

Loan Amount : BDT. ....

Interest Rate (Floating)\* : ..... % per annum \*(Fixed for the first 6 months and will be reviewed on a semi-annual basis thereafter. In case the rate is reviewed, it can change at max by ±3%)

Tenure : ..... months *Shortfall or excess amount, if any, will be adjusted with the last installment*

Monthly Installment : BDT. ....

Security : .....

Installment Commencing on : .....

Name of CEPS Company : .....  
*(applicable if customer belongs to the Corporate Employee Privilege Scheme (CEPS) segment)*

Processing Fee : BDT. ....  
*(as per the prevailing "Wealth & Personal Banking Fees and Charges")*

Penal Interest Charges : Additional 1.5% on the entire outstanding balance for ongoing or demand loans, and on the outstanding instalments in the case of term loans, for the period during which any loan or instalment of the loan is marked as outstanding, or at any such rate and in the manner prescribed by the HSBC from time to time at its own discretion, subject to prevailing laws and regulations.

Early Settlement Fee : As per the prevailing "Wealth & Personal Banking Fees and Charges" at the time of instruction

Partial Prepayment Fee : As per the prevailing "Wealth & Personal Banking Fees and Charges" at the time of instruction

*\*Bank reserves the right to change the pricing of the term loan facility. In the event of changing the interest rate upward, the bank will serve a 1(one) month notice period explaining the reasons for the rate revision, accompanied with an updated repayment schedule. In case you wish to make an early settlement payment within the served notice period, you will not be charged an early settlement fee.*

Should the amount become overdue for more than 90 days, the securities will duly be encashed and the total outstanding amount liquidated.  
 We look forward to continuing our unwavering service to you.

.....  
 Branch Manager  
 HSBC, Bangladesh

.....  
 Manager Credit Services  
 HSBC, Bangladesh

**ACCEPTANCE**

I/We hereby acknowledge that I/we have read, understood and accepted the terms and conditions contained in this letter and any subsequent changes made by HSBC in accordance with the same. I/We have also agreed to the relevant terms and conditions for this facility as outlined on the "Retail Loans Terms and Conditions" document. In addition, I/we acknowledge that I/we agree to the HSBC personal account terms and conditions as outlined on the "Personal Account Terms and Conditions" document which I/we have read, understood, signed and accepted at the time of opening my/our account. I/We am/are aware that both the "Retail Loans Terms and Conditions" and the "Personal Account Terms and Conditions" may change from time to time and that the latest version of these terms and conditions documents remain available on the HSBC Bangladesh website: www.hsbc.com.bd. I/We hereby agree and provide my/our consent to HSBC for using, accessing, storing, processing, and/or transferring my/our personal data (including my/our thumbprints) to the HSBC Group, any regulatory authority, or any other third party for the purpose of providing the services or for meeting compliance obligations or regulatory requirements or carrying out any verification or for defending and/or protecting the HSBC's interests/rights and/or any other matter related thereto.

.....  
  
 Signature of 1<sup>st</sup> Applicant  
 Name:  
 Date:

.....  
  
 Thumbprint of 1<sup>st</sup> Applicant  
 Name:  
 Date:

.....  
  
 Signature of 2<sup>nd</sup> Applicant  
 Name:  
 Date:

.....  
  
 Thumbprint of 2<sup>nd</sup> Applicant  
 Name:  
 Date:

Note:  
 1. VAT is applicable @ 15% on all fees and charges.  
 2. Fees and charges are subject to change from time to time. Please keep yourself updated of the latest/applicable fees and charges as published on the "Wealth & Personal Banking Fees and Charges" document made available by the Bank.