

## **Debt Consolidation Loan Promotion (“Promotion”)**

### **Terms and Conditions**

#### **A. Promotion-Specific Terms and Conditions**

1. This Promotion:

- (i) is offered by HSBC Bank (Singapore) Limited (“**HSBC**”, “**we**” or “**us**”);
- (ii) commences on 9 June 2025 to 30 June 2025, both date inclusive (or such other date(s) as we may reasonably determine) (the “**Promotional Period**”); and
- (iii) is applicable to our new customers who meet all these criteria during the Promotional Period (collectively referred to as “**Eligible Applicants**” and each, an “**Eligible Applicant**”):
  - a. you submit their application for a new Debt Consolidation Loan (“**DC Loan**”) and we approve your application by 31 July 2025 or
  - b. you submit your application for a Refinance Debt Consolidation Loan (“**Refinance DC Loan**”) and we approve your application by 31 July 2025.

We will set up a Debt Consolidation Account (“**DC Loan Account**”) for the disbursement of your approved DC Loan or Refinance DC Loan.

- 2. Eligible Applicants will be offered a promotional interest rate of 4.5% p.a. (EIR 8.0% p.a.) to 8.9% p.a. (EIR 14.8% p.a.) in respect of their DC Loan where the interest rate we offer is based on your personal credit profile and such other factors as we determine.
- 3. Eligible Applicants will also receive a waiver of processing fee in respect of their DC Loan. The waiver is equivalent to 1% of their DC Loan, subject to a minimum of S\$88.
- 4. For Eligible Applicants who has an approved Refinance DC Loan, they will earn 5% cashback (“**Cashback**”) on the approved loan amount. We will term them as an “**Eligible Customer**”.
- 5. Barring any unforeseen technical delays, the Cashback will be credited to your DC Loan Account within three (3) calendar months from the end of Promotional Period.

6. The award of the Cashback is subject to your DC Loan Account being maintained in good standing and conducted in a proper and satisfactory manner as we determine at our discretion during the Promotional Period and at the time of credit.
7. You're required to refund us the full Cashback amount if you receive the Cashback and subsequently:
  - a. cancel your DC Refinance Loan; or
  - b. make premature repayments (partial or full) to your DC Loan Account before your DC Refinance Loan matures.
8. Other general terms and conditions governing this Promotion apply. Please refer to the other terms and conditions set out under the section headed "General Terms and Conditions" for details. The Promotion-Specific Terms and Conditions and the General Terms and Conditions shall collectively be referred to as the "**Promotion Terms and Conditions**".

## **B. General Terms and Conditions**

1. These Promotion Terms and Conditions are to be read together with the [Terms and Conditions Governing Debt Consolidation Facility](#) and [HSBC Personal Line of Credit & Personal Term Credit Terms and Conditions](#), the latest copy of which is available online at <http://www.hsbc.com.sg>.
2. We may revise these Promotion Terms and Conditions (including but not limited to varying the mechanics under this Promotion or the Promotional Period), or withdraw or alter any part of this Promotion at any time, if it is reasonably necessary to:
  - (i) reflect changes to our operational costs, business operations, systems and processes, our arrangements with third parties or industry or market conditions or practice;
  - (ii) give effect to applicable law, rule, regulation or change, requirement, order, notice, recommendation or guidance issued by any regulatory or governmental authority, stock exchange, or body having jurisdiction over us or a court of competent jurisdiction;
  - (iii) align with standards or expectations on practices relating to banking and financial services, environmental, social and governance, consumer and investor protection, cyber, digital, technology, operational resilience or taxation; or

- (iv) otherwise protect our legitimate interests.

These updates include amendments to:

- (a) the Promotional Period;
- (b) the amount of Cashback which an Eligible Customer is entitled to receive;
- (c) interest rate calculation methodology; and
- (d) timeline for crediting the Cashback.

To the extent reasonably practicable, we'll give you reasonable notice of any changes to these Promotion Terms and Conditions before such change takes effect. Notification of any such changes may be placed at our branches, published on our website, sent through email or mobile, or via any other method we think is reasonably appropriate.

If you don't agree with a change, you can cease to participate in this Promotion.

3. We shall be entitled to a reasonable period of time to process instructions and we may not complete a transaction on the same day of receipt of the customer's application or instructions. We shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
4. We may determine in our reasonable discretion whether any given customer is eligible for this Promotion and/or whether such customer has met all of the relevant requirements under these Promotion Terms and Conditions
5. Our records in respect of the Promotion shall be conclusive and binding on you.
6. None and no part of these Promotion Terms and Conditions may be recorded, reproduced, shared, copied, stored or transmitted in any form or by any means, whether electronic, mechanical, photocopying, photographing, recording or otherwise without our prior written consent. These Promotion Terms and Conditions remain our property and all our rights are reserved.
7. These Promotion Terms and Conditions are governed by the laws of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.