



### Personal Instalment Loan

Min. Loan Size	HKD5,000												
Max. Loan Size	HKD600,000												
Tenor:	6 / 9 / 12 / 18 / 24 / 36 / 48 months												
Pricing Offers:	<p>Preferential pricing will be offered:-</p> <table border="0"> <thead> <tr> <th></th> <th style="text-align: right;"><u>Interest rate (per month flat)*</u></th> </tr> </thead> <tbody> <tr> <td>\$5,000 – 14,999</td> <td style="text-align: right;">1.00%</td> </tr> <tr> <td>\$15,000 – 49,999</td> <td style="text-align: right;">0.70%</td> </tr> <tr> <td>\$50,000 – 199,999</td> <td style="text-align: right;">0.55%</td> </tr> <tr> <td>\$200,000 – 499,999</td> <td style="text-align: right;">0.40%</td> </tr> <tr> <td>\$500,000 or above</td> <td style="text-align: right;">0.35%</td> </tr> </tbody> </table> <p>*for applications received on or before December 31, 2003</p>		<u>Interest rate (per month flat)*</u>	\$5,000 – 14,999	1.00%	\$15,000 – 49,999	0.70%	\$50,000 – 199,999	0.55%	\$200,000 – 499,999	0.40%	\$500,000 or above	0.35%
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Handling Charge:	<p>50% discount on the handling charge, i.e. 0.5% p.a. on approved loan amount.</p> <p>(Customers are offered options to have their handling charge advanced as a further loan / deducted from the loan proceeds)</p>												
Documents required:	<p>Normal Credit Assessment will apply to these applications.</p> <p><u>Required documents for self-employed professionals*-</u></p> <ol style="list-style-type: none"> <li>1. ID copy (not required for existing customers)</li> <li>2. Business Registration Certificate (within 12 months of application) or Certificate of Incorporation</li> <li>3. Practicing Certificate</li> <li>4. Previous 3 years tax return</li> </ol> <p><u>Required documents for salary earners*</u></p> <ol style="list-style-type: none"> <li>1. ID Copy</li> <li>2. Documents explicitly showing your regular income:-             <ul style="list-style-type: none"> <li><input type="checkbox"/> Bank account statements/passbook explicitly showing the credit of monthly salary in the past 3 months</li> <li>OR</li> <li><input type="checkbox"/> Recent salary payroll advices or valid employment letter dated within 3 months of application or Tax Demand Note issued by IRD for the last tax year plus bank account statement/ passbook showing monthly salary deposits for the past 3 months.</li> </ul> </li> </ol> <p>*Bank reserves the right to obtain further information/document from the applicant.</p>												
Application Channel	<p><input type="checkbox"/> HSBC Main Branch.</p> <p>Contact person : Jessica Lee, Manager of Personal Financial Centre at L5, HSBC Main Branch Contact number : 2822 2230.</p>												