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Our Reference:

Date:

FACILITY OFFER LETTER

Dear Sir/Madam,
We have the pleasure in advising you that as per the terms and conditions (Retail Loans Terms and Conditions) of the application dated....., signed and accepted by you, we have granted you the following credit facility as from.....

Facility : Personal Instalment Loan Loan Purpose:

Loan Amount : BDT.

Interest Rate* :% per annum (Fixed for first 12 months and will be reviewed thereafter. Subject to Six-Month Moving Average Rate of Treasury Bill and allowable spread as per regulatory guideline)

Tenure : months

Monthly Instalment : BDT. Shortfall or excess amount, if any, will be adjusted with the last instalment

Instalment Commencing on :

Name of CEPS Company :

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

Penal Interest Charges : Additional 1.5% per annum over the facility interest rate on the overdue amount

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

Loan Certificate : 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.

We look forward to continuing our unwavering service to you.

Yours sincerely,

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Branch Manager
HSBC, Bangladesh

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Manager Credit Services
HSBC, Bangladesh

ACCEPTANCE

I/We hereby acknowledge that I/we have read, understood and accepted this letter. I/We have also agreed to the relevant terms and conditions for this facility and I/we am/are aware that a copy of this terms and conditions document is available on HSBC Bangladesh website: www.hsbc.com.bd.

In addition, I/we acknowledge that I/we agree to the HSBC personal account terms and conditions which I/we have read, understood, signed, and accepted at the time of opening my/our account. I/We am/are aware that these terms and conditions may change from time to time and that the latest version of this terms and conditions document remains available on the HSBC Bangladesh website: www.hsbc.com.bd.

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Signature of 1st Applicant

Name:

Date:

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Signature of 2nd 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 'Fees and Charges' document made available by the Bank
3. The latest Six-Month Moving Average Rate of Treasury Bill (SMART) index will be published on the 1st working day of every month in Bangladesh Bank's website.

The Hongkong and Shanghai Banking Corporation Limited
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Contact No.: +880 966 633 1000, Contact Center No.: 16240, Website: www.hsbc.com.bd
Incorporated in Hong Kong SAR with limited liability

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