

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 Credit Facility Purpose:

Loan Amount BDT.....

Interest Rate :% per annum (applied quarterly)
*Floating; (subject to Six-Month Moving Average Rate of Treasury Bill and allowable spread as per regulatory guideline)

Security :
.....
.....

First Review Date :

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

Renewal Fee : As per the prevailing "Wealth & Personal Banking Fees and Charges" at the time of renewal

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

We look forward to continuing our unwavering service to you.

Yours sincerely,

.....
Branch Manager
HSBC, Bangladesh

.....
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 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 this terms and conditions documents remain available on the HSBC Bangladesh website: www.hsbc.com.bd

.....
Signature of 1st Applicant
Name:
Date:

.....
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 "Wealth & Personal Banking 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
Dhaka Main Office: Bay's Park Heights, Plot 2, Road 9, Dhanmondi, Dhaka 1205, Bangladesh
Contact No.: +880 966 633 1000, Contact Center No.: 16240, Website: www.hsbc.com.bd
Incorporated in Hong Kong SAR with limited liability