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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 (Floating)* :% per annum (Subject to review any time during the tenure of the facility. Rate can change at max 2 times a year. In case the rate is reviewed, it can change at max by $\pm 3\%$.)

Security :

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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,

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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 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

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.

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Signature of 1st Applicant
Name:
Date:

Thumbprint of 1st Applicant
Name:
Date:

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Signature of 2nd Applicant
Name:
Date:

Thumbprint 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.

The Hongkong and Shanghai Banking Corporation Limited

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Incorporated in Hong Kong SAR with limited liability

Issued by The Hongkong and Shanghai Banking Corporation Limited in Bangladesh [May 2025].