

To



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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 Loan Purpose of Loan: .....

Loan Amount : BDT. ....

Interest Rate : .....% per annum (Fixed for first six months and will be reviewed annually. Rate is subject to Six-Month Moving Average Rate of Treasury Bill and allowable spread as per regulatory guideline)

Tenure : ..... months Shortfall or excess amount, if any, will be adjusted with the last installment

Monthly Installment : BDT. ....

Security : .....  
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Installment Commencing on : .....

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

\*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.

Should the amount become overdue for more than 90 days, the securities will duly be encashed and the total outstanding amount liquidated.

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

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Signature of 1<sup>st</sup> Applicant  
Name:  
Date:

.....  
Signature of 2<sup>nd</sup> 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) 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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