

## Personal Loan

Date: 15 Mar 2024

Product Type	Description on Fees	Rate Standard (Unit: NT\$)
Personal Loan for HSBC Cardholder	Interest Rate	Quarterly adjusted by ARMs plus 1.05%~14.50%
	Application Fee	A One-time charge of NT\$ 9,000 will be deducted from loan amount.
	APR	3.77%~17.39%
Personal Loan for New-to-Bank	Interest Rate	Quarterly adjusted by ARMs plus 1.05%~14.50%
	Application Fee	A One-time charge of NT\$ 9,000 will be deducted from loan amount.
	APR	3.77%~17.39%
Other Fees	Early Settlement Fee	In the event where customer chooses to pay partial or all loan amount within 18th months, the default penalty should be repayment loan amount X4%(6months) or X3%(7th-18th months)
	Default Interest	Unpaid amount x (Interest rate of the current period + 1.99%) x No. of days exceeding the payment due date / 365

Note

1. The APR is calculated when the loan amount is NT\$300,000 and the loan period is 5 years. The APR does not equal to interest rate and is calculated on the basis of 15 Mar 2024.
2. The interest rate is calculated on the basis of ARMs, which refer to mortgages which are priced by adding a markup to benchmark interest rate (such as the average interest rate on time savings deposits offered by major banks). ARMs are revealed in each branch and on the website.
3. The APR is calculated according to the method set out in the relevant guidelines referred to the Authority. HSBC's decision in all matters relating to the Personal Loan shall be at our absolute discretion and shall be final and binding on you. The precise APR binding on each customer shall be based on respective product and credit risk conditions.
4. HSBC reserves the right to approve or reject the application, and has the final decision on the loan amount, tenor, interest rate, application fee, and the eligible criteria. In the event of any inconsistency between these Terms and Conditions and the Personal Loan Terms and Conditions in the application form, the application form shall prevail.
5. HSBC reserves the rights to amend, change, and cancel Personal Loan program at any time with appropriate notice.

Description on Fees	Rate Standard (Unit: NT\$)
Revolving Credit Interest	The revolving interest rate is divided into 6 grades from 5.59%~15%, which is determined by the financial statement of cardholder, and varies from different credit risks, plus the costs of bank. The rate will be examined monthly.
Default Penalties	In the event that cardholder fails to make the required payment of 2% of unpaid outstanding balance, interests and fees by the payment due date, a default penalty of NT\$200 should be charged.
Handling Fee for Loss and Re-issuance of Card	Where the card is lost, a handling fee of NT\$100 should be charged for each new card issued.