

## Key Things You Should Know

- The maximum loan amount that can be availed is ₹30 lakhs. Select customers may be eligible for loans up to ₹50 lakhs based on the internal credit policy of HSBC
- The Personal Loan is offered at a rate of interest which is fixed across the tenure of the loan. Terms on which the loan is offered are stated in the loan agreement
- Please read the loan agreement carefully and ensure that key terms such as interest rates, processing fees, prepayment charges are clearly stated before you sign the agreement
- You can prepay the Personal Loan as per the terms detailed in Schedule I of your Personal Loan agreement, by giving a written instruction to the Bank
- Refer to the 'Loan Service Charges and Fees' section on our website [www.hsbc.co.in](http://www.hsbc.co.in) for service charges (including prepayment charges) applicable on your loan post disbursement
- Interest on your Personal Loan account accrues on a daily basis and is payable in Equated Monthly Instalment (EMI) on the due date
- You can pay your EMIs through National Automated Clearing House (NACH) or by setting up a Standing Instruction (SI) on your HSBC Bank Account
- You need to pay your EMI on the due date. Non-payment of EMI would impact, but will not be limited to:
  - Your credit rating (reporting to Credit Information Companies [CICs])
  - This will have an impact on other credit facilities availed of from HSBC
  - The Bank may initiate recovery proceedings to recover the dues
- Please visit Personal Loans section on our website [www.hsbc.co.in](http://www.hsbc.co.in) for detailed terms and conditions
- HSBC will notify you of any changes in the terms and conditions of this product with prior notice of one month
- The applicant acknowledges the right of the Bank to provide details of his/her account to third party agencies for the purpose of availing of support services of any nature by the Bank
- The Bank does not extend any kind of credit facilities to resident individuals to facilitate remittances under the Liberalized Remittance Scheme (LRS). Therefore utilizing the disbursed loan amount towards facilitating remittances under LRS is prohibited.