



HSBC

Opening up a world of opportunity

## Terms and Conditions

1. This Offer of Personal Loan, at special interest rate for existing resident customers holding HSBC Liability Accounts, Credit Cards or Home Loan, or employed with select corporates including Staff (hereinafter referred to as 'Customer') by the Bank.
2. This Offer is at sole discretion of HSBC and shall be subject to satisfactory credit checks as per the internal credit policy, post submission of valid documents and such checks will be undertaken when the Customer expresses his desire to avail of this Offer.
3. Personal Loan is a 'fixed rate' product with monthly reducing balance. For Personal Loans disbursed under educational purposes, the funds would be paid directly towards the educational institution in the form of NEFT or cashier order.
4. Spouse or Children to be co-applicant if loan is taken for their education and minimum age of children should be 18 years. The maximum loan amount that can be availed of under this Offer is ₹2,000,000.
5. The interest rate will be as per the category under which the loan is processed, subject to availing of Personal Loan and meeting the eligibility criteria of the Bank.
6. Personal Loans are available in Ahmedabad, Bengaluru, Chandigarh, Chennai, Cochin, Delhi, Hyderabad, Jaipur, Kolkata, Mumbai, Pune, Coimbatore and Vizag (only employees of HSBC Vizag). This list of cities is subject to change from time to time.
7. This Offer is subject to force majeure events.
8. Any dispute arising out of this Offer will be subject to the exclusive jurisdiction of the courts in Mumbai only.
9. The decision of HSBC in all aspects of this Offer and its rules and regulations will be final and binding on all Customers. The Bank reserves its absolute right to add, withdraw or alter any of the Terms and Conditions of the Offer at any time by providing appropriate intimation.
10. By participating in this Offer, the Customer accepts all the above Terms and Conditions.
11. This Offer cannot be combined with any other existing or fresh Offer.
12. Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST or Inter-State GST, will be levied on the discounted price, as applicable.
13. HSBC will not be liable for any direct or indirect loss or damage whatsoever that may be suffered, as a result of participating in the Offer.
14. Tax benefit is applicable for higher studies in domestic institutions as per the list approved by government of India.
15. HSBC reserves the right to add, alter, modify, change or vary all or any of these Terms and Conditions or to replace, wholly or in part, these Offers by another Offer, whether similar to this Offer or not, or to withdraw it altogether at any point in time by providing appropriate notice.