

Balance Conversion Plan: Eligible and Non-Eligible Transactions

Please refer below to check if your credit card transaction is eligible for conversion into an installment plan.

Special Flexi Category

| Eligible Merchant | Tenor and Rates | Validity Period | Condition |
|---|------------------------|---|--|
| <p>Any Transaction 12 month 0%</p> <p>Any transaction made during validity period.</p> | 12 months on 0% | for transactions performed from 1 st February 2026 onwards | <ol style="list-style-type: none"> Maximum 3 transactions per credit card during the campaign period Processing fee per transaction is LKR 2,500/- Transaction value LKR 50,000/- to LKR 1,000,000/- |
| <p>Airline and Household 24 month 0%</p> <p>Convert Airline and Household transaction made during validity period.</p> | 24 months on 0% | for transactions performed from 1 st February 2026 onwards | <ol style="list-style-type: none"> Maximum 3 transactions per credit card during the campaign period Processing fee per transaction is LKR 2,500/- Transaction value LKR 50,000/- to LKR 1,000,000/- Transactions eligible for conversion are limited to Household & Airline purchases only |
| <p>24 months 0% Special Merchant flexi</p> <p>Option 1</p> <p>Any transactions made with the merchants listed below</p> <ul style="list-style-type: none"> CrazyJets.com | 24 months on 0% | for transactions performed from 1 st February 2026 onwards | <ol style="list-style-type: none"> Maximum 3 transactions per credit card during the campaign period Processing fee per transaction is LKR 2,500/- Transaction value LKR 50,000/- to LKR 1,000,000/- |
| <p>24 months 0% Special Merchant flexi</p> <p>Option 2</p> <ul style="list-style-type: none"> Abans Gnext Dialog Rooter.lk Celltrones Apple Asia Francium ONEi Futureworld | 24 months on 0% | for transactions performed from 1 st February 2026 onwards | <ol style="list-style-type: none"> Maximum 3 transactions per credit card during the campaign period Processing fee per transaction is LKR 2,500/- Transaction value LKR 50,000/- to LKR 1,000,000/- Transactions eligible for conversion are limited to iPhone purchases made at the designated partners outlets only. |

2

General Flexi

If you prefer a different tenure or wish to convert more than three transactions, you may still proceed as outlined below.

| Tenor | Rates | Validity Period | Transaction Value |
|-----------|-------|---|---|
| 6 Months | 4% | for transactions performed from 1 st February 2026 onwards | Transaction value LKR 50,000/- to LKR 1,000,000/- |
| 12 Months | 8% | | |
| 24 Months | 16.5% | | |
| 36 Months | 23.5% | | |

Excluded Transactions

Below transactions cannot be converted for an instalment plan.

- Utility bill payments made through HSBC internet banking service.
- Cash advances.
- Installment transactions
- Casino transactions
- Bank fees and charges.
- Transactions performed to purchase vehicles or as an advance payment made to purchase vehicles

Credit Card Balance Conversion Plan (“CBC”/Flexi) for 6, 12, 24 & 36 months (“Promotion”) of The Hongkong and Shanghai Banking Corporation Limited (“HSBC / “the Bank”) Any Credit Card Transaction above LKR 50,000/- with nominal handling fees

Terms and conditions

1. The Promotion is valid exclusively for HSBC cardholders on locally issued credit cards ("Cardholders/ Credit Card") only excluding HSBC corporate credit cards.
2. The eligible transaction (Excluding utility bill payments made through HSBC internet banking service, cash advances, installment transactions, casino transactions and fees & charges) should be performed between the period effective from 1 February 2026 to 31 March 2026 (“Promotional Period”) inclusive of both days will be eligible for the Promotion.

The following example illustrates how a transaction is converted into monthly installments under the Card Balance Conversion (CBC/Flexi) Plan, where for 0% handling fee plans, the transaction amount is simply divided by the number of months to determine the monthly installment.

Assumption -

- ✓ Flexi plan principal transaction amount: LKR 100,000/-
- ✓ Handling fee: 4%
- ✓ Tenure: 6 Months

| MONTH | HANDLING FEE (LKR) | MONTHLY INSTALLMENT (LKR) | MONTHLY PRINCIPAL (LKR) | OUTSTANDING BALANCE (LKR) |
|--------------|---------------------------|----------------------------------|--------------------------------|----------------------------------|
| 1 | 1132.50 | 17,333.49 | 16,200.99 | 83,799.02 |
| 2 | 949.02 | 17,333.49 | 16,384.47 | 67,414.54 |
| 3 | 763.47 | 17,333.49 | 16,570.02 | 50,844.52 |
| 4 | 575.81 | 17,333.49 | 16,757.68 | 34,086.84 |
| 5 | 386.03 | 17,333.49 | 16,947.46 | 17,139.39 |
| 6 | 194.10 | 17,333.49 | 17,139.39 | 0.00 |

3. The Cardholders must submit their request to convert a credit card transaction to a CBC plan through the Bank’s official public website at <https://www.hsbc.lk/flexi> within 30 days from the Credit Card transaction date.
4. If the information entered by the cardholder such as the transaction amount or date via the link mentioned in clause 3, does not exactly tally with the records captured in the HSBC card system, the Bank will process the transaction conversion under the following conditions to minimize rejects re processing,
 - If there is a deviation in the transaction value entered and the amount recorded in the Bank’s card system of not more than 5% and up to a maximum difference of LKR 2,500/- provided that the merchant’s name and transaction date are correctly matched.
 - If the transaction date entered does not match the Bank’s card system records, but both the merchant’s name and transaction value align with the HSBC card system.
5. If the cardholder wishes to settle the Flexi Plan before the end of the agreed tenure, Cardholder must inform HSBC through the designated customer service hotline, Personal Internet Banking portal or in writing of his/her intention to close the Flexi / CBC plan on the credit card account. In such event of an early settlement, a 4% early settlement fee shall be applicable to the remaining Flexi capital outstanding amount.

6. Cardholders shall not hold HSBC responsible or liable for, any actions, claims, demands, losses, damages, costs, charges, and expenses that a Cardholder may suffer, sustain or incur by availing the flexi facility and/or for participating in this Promotion.
7. HSBC reserves the right to modify any of the Terms and Conditions herein or terminate the Promotion at any given time at its absolute discretion.
8. Nothing herein amounts to a commitment or representation by HSBC to conduct similar promotions in the future.
9. The corresponding total amount equivalent to the credit card instalment plan shall be blocked from the Cardholders Credit Card and shall be charged in equal monthly instalments. The monthly credit card statement of the Cardholders will consist of the card instalment plan and in the event only the monthly minimum payment is made by the Cardholder, interest shall be charged in accordance with the terms and conditions of the general credit card terms and conditions of HSBC (the "Cardholder Agreement").
10. The Terms and Conditions of this Promotion shall be in addition to and not in derogation of the terms and conditions contained in the Cardholder Agreement. This Promotion is by way of a special facility, and nothing contained herein shall prejudice or affect the terms and conditions of the Cardholder Agreement.
11. In the event of any dispute regarding any of the terms and conditions contained herein, and/or in all matters relating to the Promotion, the decision of the Bank shall be final and conclusive.
12. These Terms and Conditions shall be governed by and construed in accordance with the laws of Sri Lanka and shall be subject to the exclusive jurisdiction of the Courts of Sri Lanka