

HSBC
The Manager
Operation Centre
No163 Union Place
Colombo 2

Dear Sir/Madam,

Request to avail the Moratorium for COVID-19 affected businesses and individuals as directed by the Circular No 05 of 2021 of the Central Bank of Sri Lanka. (Reducing balance loan)

Loan Account No - _____

I/We, the undersigned kindly request The Hongkong and Shanghai Banking Corporation Limited ("HSBC") to make available to me/us the following benefits under the Moratorium scheme introduced by circular No 05 of 2021 of the Central Bank of Sri Lanka in respect of the above mentioned loan(s)/facility(ies) account number(s).

Moratorium period Months

Name of Employer

Nature of Business

I/We understand and acknowledge that in the event HSBC postpones my/our current repayment date at my/our request (not being the repayment date of the first installment of the loan(s)/facility(ies), HSBC shall first recover the interest accrued, during the repayment postponement, from the monthly installments immediately after the completion of the said Moratorium, and that the tenure of the loan(s)/facility(ies) to be paid by me/us to the Bank will be extended by the postponement period, thereby extending the number of months of the tenure as agreed at the initial drawdown of the loan(s)/facility(ies) and that I/we shall repay my/our monthly commitment (principal and the interest) regularly without any delay whatsoever throughout the rest of the installments.

I/We further understand and acknowledge that the Bank shall schedule the amount of interest accrued during the Moratorium period as a new loan/facility (under a new loan/facility account number) repayable by me/us during a period of six(6) months in equal monthly installments commencing from the succeeding month the Moratorium

period is over at zero per centum annual interest (0%) subject to the same terms and conditions of the loan(s)/facility(ies) to which the Moratorium is applicable.

I/we understand that the applicable interest rate during the moratorium period would be 364 days treasury bill auction rate as at 19th May 2021 plus 1% per annum (i.e, 5.18% + 1% = 6.18%) for the differed period and only on the differed amount..

I/We furthermore understand and acknowledge that except for the matters stipulated in the aforesaid circulars, the general terms and conditions of the relevant loan(s)/facility(ies) shall continue to apply for the repayment of the loan(s)/facility(ies).

Yours faithfully

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Full name	_____	_____
NIC number	_____	_____
Customer number	_____	_____
Date	_____	_____
Mobile number	_____	_____