

For office use only – LSL201904(J/T)		
Branch/DSS code		
Staff Name		
Staff ID		
Staff Contact number		

HSBC Lifestyle Loan Application

When filling this application please tick as appropriate Type of Application Joint Applicant Personal Loan Sole Applicant New customer Existing HSBC customer - Account number / Credit card number Self Employed (Proprietorship / Partnership / Private Limited Company) Doctor's Scheme Educational Loan Scheme **HSBC Staff** Other (Please specify) **Documents required** To avoid delays in processing your application, make sure that you submit a complete application with all required supporting documentation as listed below. The documentation required is subject to change at the Bank's discretion. **Proof of Identity Proof of Residential Address** 1. An accepted utility bill dated within 3months of your application. (Electricity / Fixed telephone / Water bill / Income tax letter / Grama sevaka certificate / Pay TV statement) 2. National Identity card (NIC) or driving license (DL) provided the address on your NIC / DL matches your residential address General Financial Documents Required for Self Employed (For Existing customers only) Self employed 1. Business registration copy (Proprietorship/Partnership) 2. Personal bank statements for the last 3 months Please also submit any supporting documents including, Audited financials, Tax returns, Contracts/ Agreements to support income. Other schemes - Documents required Doctor's scheme Medical council ID or SLMC renewal certificate or Medical council registration certificate and Grade confirmation letter Educational Loan Scheme Student's acceptance letter with course fee details **Section A - Applicant Details Primary Applicant** Joint Applicant Title Title Full Name (Underline the surname) Please include as appearing in the identification document Full Name (Underline the surname) Please include as appearing in the identification document Gender Male Female Gender Male Female Date of Birth Date of Birth Place of Birth Place of Birth Country of Residence Country of Residence Nationality Nationality Yes, If yes, Please specify No Yes, If yes, Please specify Multiple Nationalities No Multiple Nationalities National Identity card (NIC) Number OR Passport Number : National Identity card (NIC) Number OR Passport Number: NIC No - Old NIC No - Old NIC No - New NIC No - New Passport Number Passport Number Date of Issue Date of Issue Date of Expiry Date of Expiry

Marital status			Marital status	
		Relationship to the Primary applicant		
Do you or a member of your family / business associate / business partner hold(s) a senior public office (government, judicial, police or military)? Yes No If yes, please describe the nature of the relationship		Do you or a member of your family / business associate / business partner hold(s) a senior public office (government, judicial, police or military)? Yes No If yes, please describe the nature of the relationship		
Do you have an immediate famil at HSBC?	ly member who is a Director or an emp	loyee	Do you have an immediate fam at HSBC?	ily member who is a Director or an employee
Yes No			Yes No	
Staff Name			Staff Name	
Number of Dependents			Number of Dependents	
Current Residential Address				Ownership
No of Years at this address	Years Months	S		Self-Owned Rental Parents Dwelling Company Provided Other
Residence Fixed Telephone				Language preference Spoken/ Written
Mobile - Primary Applicant				English
Email Address				Sinhala Tamil
Was at this Address Since Permanent Address (If same as current residential address, write "AS ABOVE")				
We will send your Loan Account statements to the e-mail address mentioned by you in this application. or You may tick below if you wish to obtain a paper statement. I wish to obtain paper statements. Please send my Loan Account statements to my correspondence address.				
Residential Address	address and number. Monthly corres Permanent Address	ponder	· ,	ress (Choose one)
Mobile Number	Mobile Number Residence Fixed telephone Office Telephone (Choose one)			phone (Choose one)
Details of a relative NOT living w	vith you. Please let this person know the	eir infor	mation may be used if we need to	o contact you.
Relationship to the primary applicant Residence Fixed Telephone / Mobile No				
Section B - Academic / Professional Qualifications				
Post – Graduate Under Graduate Professional Qualification	Graduate Diploma Secondary / High school		Post – Graduate Under Graduate Professional Qualification	Graduate Diploma Secondary / High school
Others (Please specify) Others (Please specify)				

Section C - About your Employment Details					
Name of Employer			Name of Employer		
Office Address			Office Address		
Office Telephone Number			Office Telephone Number		
Nature of Business			Nature of Business		
Designation / Job title			Designation / Job title		
Annual Salary			Annual Salary		
Number of years in present emplo	pyment / Business		Number of years in present empl	loyment / Business	
Name of Previous Employer(s)		No. of Years	Name of Previous Employer(s)		No. of Years
1.			1.		
3.			3.		
			I.		
Relationship with other b	anks (Savings, Curr	ent, Fixed De	eposits, Loans, Credit card	ds, Over drafts)	
Bank	Facility/Balance		Bank	Facility/Balance	
1.			1.		
3.			3.		
Section D - Loan Details					
Loan amount required Rs.			Repayment Period		Jev
Top-up Recover & Re grant (R&R) New Loan			1 Year 2 Year Years	3 Year 4 Year	5 Year
			Repayment Option		
Top up A/c number			Straight line (Equal Monthly Installments)		
Top up Ave Humber			Reducing Balance		
Interest Rate Type (Please refer	" Interest Rate Type " For n	nore details)			
Floating	1 year Fixed	3 year	Fixed 5 year Fixe	ed	
5 years Fixed, remaining 2 years floating annually*					
*(Only for Car Loans for 7 years)					
Loan Purpose					
Purchase of Vehicle Education Wedding Travel / Vacation Home Renovation Debt Consolidation/ Refinancing Consumer Goods Other					
Source of Repayment					
Earnings from work Earnings from business Interest Winning lottery/Prize money					
Return on investment/investn	nent matured Sal	e of an asset (i.e.	– Car)	Inheritance	
Personal Savings Other					

Interest Rate Type

For all Loans

Floating rate - With floating interest rates the monthly installment payable is liable to fluctuate without either a minimum or maximum limit as interest rates are subject to change from time to time according to the market interest rate as determined by the Bank.

Fixed – Fixed interest rates are fixed for the entire repayment period (maximum 5 years) of the Loan facility

For Car Loans Only

5 Years Fixed, remaining 2 years floating – If the tenor of the Loan is 7 years, the interest rate is fixed for the first 5 years and after a period of 5 years from the date of drawdown, interest would be charged at the prevailing floating interest rate as determined by the Bank and would be subject to change from time to time according to the market interest rates as determined by the Bank.

Section E - Loan Repayment	
Monthly Loan repayment should be debited monthly from my/our account.	nt with the Bank bearing number
A new account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with the Bank (Please fill a Loan repayment Account to be opened with	ount opening form upon the approval of the Loan)
Declaration	
I/We confirm that the details furnished are true and accurate and that no mate authorize the Bank to confirm the information given in this application from ar	erial information has been willfully withheld in completing this application. I/We by source the Bank may deem fit.
I/We undertake to advise the Bank immediately when information already promay hold the most current and updated information in respect of the account	vided in the loan /account opening application has changed in order that the Bank at all times.
I/We confirm and agree that I/we am/are responsible for reviewing upon and, if I/we fail to do so, the Bank shall not be liable for any losses incurr	receipt all account statements or other notifications relating to an account ed after the time that such information should have been discovered.
	ng this application and that I/we fully understand the provisions contained in the was handed over to me /us and I am/are aware that the said Terms and Condi-
I/We confirm, that I/we am/are aware of the provisions of the Prevention of Mactions Reporting Act, No. 6 of 2006 (FTRA) and related guidelines and direction amended ("Act"), together with the provisions of the directions issued by the No. 30 of 1988, as amended, including the guidelines and directions in respec	ons pertaining thereto and the Banking Act of Sri Lanka, No. 30 of 1988, as Monetary Board of the Central Bank of Sri Lanka under the aforesaid Banking Act,
I/We confirm, understand and agree that the Bank will at all times comply witl Directions and Guidelines pertaining to the operations of a licensed commerci	n such provisions as may be required with regard to the above and with all Laws, al bank in Sri Lanka.
Signature of The Primary Applicant (Borrower)	Signature of the Joint Applicant (Borrower)
(ddmmyyyy)	(ddmmyyyy)
I/We hereby acknowledge that the information given above is true and corr	rect and has been filled in from the information given by me/us to *
at my/our e	express request and with my/our full knowledge understanding and consent.
I/We further declare and confirm that the said *	has filled in the form for me/us at my/our
	ers of the Bank responsible for any liability arising out of the information set out
in this application. I/We further state that I/we have read and understood the knowledge and understanding.	contents of this application form and have signed the form voluntarily with full
*Full Name of Bank Staff member filling the application.	
Signature of The Applicant (Borrower) (ddmmyyyy)	Signature of the Joint Applicant (Borrower) (ddmmyyyy)
Section F - Promissory Note	
	Date
Rs.	Date
115.	
	gkong and Shanghai Banking Corporation Limited (the "Bank") at their office in
Colombo, the sum of Sri Lankan Rupees for value received.	
Interest to be at percent per annum or at any	other rate as determined by the Bank.
Signature of The Applicant (Borrower)	Signature of the Joint Applicant (Borrower)
(ddmmyyyy)	(ddmmyyyy)

Full Name in full of the Primary Applicant (Borrower)			
NIC/Passport number of the Primary Applicant (Borrower)			
Full Name in full of the Joint Applicant (Borrower)			
NIC/Passport number of the Joint Applicant (Borrower)			
The above customer/signatory si	igned this promissory note by him/her in my presence		
Witness Signature			
1. Name in Full			
Residence Address			
NIC /Passport No			
The above customer/signatory signed this promissory note by him/her in my presence			
Witness Signature			
2. Name in Full			
Residence Address			
NIC /Passport No			

TERMS AND CONDITIONS

The following Terms and Conditions shall govern all Lifestyle Loan/s including Car Loan/s (hereinafter referred to as the "Loan/s") accounts of The Hongkong and Shanghai Banking Corporation Limited (hereinafter referred to as "the Bank").

- 1. The Borrower/s hereby undertake(s) to issue a standing order or remit the salary to pay the principal and interest of the Loan/s (hereinafter referred to as "installments") regularly to the Bank in Colombo commencing from the assigned due date until the total amount outstanding from and out of the Loan/s is fully settled and to pay on the first demand all the sums due plus interest, expenses and any other charges which may be levied from time to time in accordance with the Bank's requirements and standing regulations in force.
- 2. The Bank has the option to claim settlement of all the liabilities of the Borrower/s to the Bank and to modify or cancel facilities granted to the Borrower/s including but not limited to the Loan/s at its sole discretion (whether for breach of the Terms and Conditions hereof or otherwise), without any obligation to state reasons or justification for indulgence granted by the Bank or any of its officers shall prejudice the rights of the Bank hereunder.

 The Borrower/s acknowledge(s) that the Bank shall have the right to institute legal proceedings for recovery of the Loan and that any legal costs, court fees and lawyers' fees incurred shall be added to the indebtedness of the Borrowers.

 Furthermore, the Borrower/s hereby state(s) that upon his/her/their demise, the heirs, executors, administrators, and assigns of the Borrower/s will be bound
 - by these Terms and Conditions.

 The Bank may charge interest on any Loan account in the name/s of the Borrower/s at the rate calculated on the daily balances outstanding (365/366, actual
- that means interest will accrue on a daily basis, and the number of days in one year to be used for interest calculation is 365/366 days) or at such other rate as the Bank may at any time advise in the manner set out in Clause 4 and/or 5 below.

 Interest calculated in the manner customary to the Bank shall be debited to the account of the Borrower/s each month or at such intervals as the Bank may at its sole discretion decide. Any commission, expenses or charges due or incurred in respect of the Loan or any other credit facilities extended to the Borrower/s or of any transaction of any kind carried out at the order of the Borrower/s or on behalf of the Borrower/s, whether or not by written order may be debited to the account of the Borrower/s in the Bank.
- 4. Any claim, summons, advice or notice relating to these Loan/s which the Bank may desire to convey to the Borrower/s shall be deemed to have been duly given to in writing by registered post to the address of the Borrower/s last known to the Bank.
- 5. Notice of changes in interest rates may also be given either by letter, statement messages, by displaying the same on notice boards at branches of the Bank or the website of the Bank at www.hsbc.lk.
- 6. The Borrower/s undertake(s) to check carefully all statements of account received from the Bank. If within one month of the date of dispatch of a statement of account to the address of the Borrower/s as it appears in the records of the Bank and if no objection has been received from the Borrower/s, then the balance shown therein will be considered correct and the fact that no communication has been received from the Borrower/s will be interpreted as a confirmation of the correctness of the account and the Borrower/s may not raise any objection in respect of any such statement of account.

 The Borrower/s acknowledge(s) that, should the Borrower/s not receive a statement of account for any period, it is solely and entirely the responsibility of the Borrower/s to demand a statement of account from the Bank.
- 7. The following shall constitute an event of default under the Loan/s;
 - a. The non-payment of any one monthly repayment of principal or interest or installment outstanding of the Loan for a particular month as determined by the Bank;
 - b. Bankruptcy/Insolvency of the Borrower/s;
 The Borrower/s hereby consent(s) and acknowledge(s) that the Bank at its own discretion is entitled to report him/her/them to the Credit Information Bureau (CRIB) of Sri Lanka and/or any other Credit Information Bureau, local or international, of his/her/their conduct in respect of the Loan/s.

- 8. The Borrower/s further agree(s) that the Bank shall have a lien and right of setoff (or similar right) over any of the property rights and interest belonging to the Borrower/s which are in the Bank's custody and control, which rights may be exercised by the Bank, and the Bank may at any time and without notice combine and consolidate all or any of the accounts held in the name/s of the Borrower/s irrespective of the titles they come under, and/or setoff against any overdrawn account and in whatsoever currency which the Bank may at any time hold to the account of the Borrower/s at any of its offices.

 The Borrower/s hereby agree(s) and authorize(s) the Bank to appoint third party collection agents for recovery of outstanding amounts. The Borrower/s shall pay all the costs of collections of the outstanding amount with interest, legal expense should it become necessary, to take legal action to enforce payment.
- 9. No delay or omission of the Bank in exercising or enforcing (whether wholly or in part only) any right or remedy hereunder shall impair such right or remedy of the Bank and shall not be construed as a waiver of such right or remedy.
- 10. These Terms and Conditions shall be construed and take effect in accordance with the laws of Sri Lanka and proceeding shall be brought in Colombo in the Courts of Sri Lanka, provided always that the Bank may if it so desires take proceeding in any other court in Sri Lanka or any other country on the country in the courts of any other country or jurisdiction if it thinks fit in which event the laws applicable to such courts shall apply and the Borrower/s shall agree to submit to such courts and such other laws. The Borrower/s undertake(s) to be jointly and severally liable to the Bank in respect of all monies due.
- 11. The Borrower/s agree(s) to and with the Bank that in the event the Borrower decided on the floating interest rate that the Borrower expressly understands that the monthly installment payable is liable to fluctuate without either a minimum or maximum limit and the consents to undertake all risks involved in accepting a floating interest rate.
- 12. The Borrower/s agree that where a floating rate is applied, the interest rate on Loans are subject to change from time to time according to the market interest rate determined by the Bank. The monthly repayment of installments are payable to the credit of the current/savings account of the Borrower/s thereon or as per the arrangements agreed upon with the Bank. Changes in interest rate will affect the installment amount.
- 13. The monthly repayment of the installments are payable to the credit of the current/savings account of the Borrower/s thereon or as per arrangements agreed upon with the Bank. Change in the interest rates will be communicated to the Borrower/s in the manner set out in clause 4 and/or 5 above and the change in the interest rate will affect the installment amount payable.
- 14. The interest rates can be fixed for a period of 05 years or for periods of 12 months (Annually fixed interest rate) at the Borrowers' choice. Annually fixed interest rates shall be reviewed on the date of the Loan anniversary (or on the immediate next Bank working day if such date of the Loan anniversary falls on a Bank holiday) based on prevailing market condition. The monthly repayment of installments are payable to the credit of the Savings/Current account of the Borrower/s thereon or as per arrangements agreed upon with the Bank. Changes in interest rates will be communicated to the Borrower/s in the manner set out in Clause 4 and/or 5 above.
- 15. Loan installments are payable by the assigned due date or immediate next Bank working date if such due date falls on a Bank holiday (Due Date), each month, and the Borrower/s authorize(s) the Bank to debit the Loan repayment account specified in the Lifestyle Loan application form with the Loan installment on the assigned Due Date.
 - In the event the cleared funds are not available by that Due Date, any credits to the accounts will be accrued and appropriated against the overdue installment/s and default interest, will be recovered by the assigned Due Date of the following month or as and when sufficient funds are available to cover such installment/s which may be overdue. Default interest is applicable on the overdue installment/s and interest.
 - If the Borrower/s has/have multiple overdue facilities including Loan/s he/she/they hereby authorize the Bank to recover any sums of money credited to any of his/her/their Savings/Current accounts in a manner deemed necessary by the Bank at its sole discretion, and that he/she/they shall not make any claims whatsoever to dispute such recovery.
 - The Borrower/s agree(s) that arrangement fees, early repayment fees, charges on lump sum payments and any other fees and charges that may be introduced or amended from time to time will be debited to the account of the Borrower/s and be reflected in the account statement
- 16. Early repayment/part payments are accepted at a fee which shall be decided by the Bank from time to time at its discretion.
- 17. The Borrower/s hereby undertake(s) to notify the Bank in writing without any delay the change or termination of current employment and/or change of residential address and/or change of correspondence address.
- 18. All Loans are subject to the Bank's customary overriding right to repayment upon demand in full and to the Bank's review at any time.
- 19. All Loans are subject to specific approval of the Bank. The Bank reserves the right to reject any Loan application without assigning any particular reasons.
- 20. The Bank shall have an unrestricted discretion to cancel or suspend, or determine whether or not to permit drawings in relation to the Loan.
- 21. The Borrower/s shall notify the Bank in writing forthwith upon the Borrower/s holding and/or acquiring ten per centum (10%) or more shares in any listed or unlisted company in Sri Lanka.
- 22. The Bank reserves the right to add, change and rescind any of these Terms and Conditions. Such changes to these Terms and Conditions will be communicated to the Borrower/s either by letter, statement message, by displaying the same on notice boards at branches of the Bank or the website of the Bank at www.hsbc.lk
- 23.I/We agree and undertake to be bound by the laws and regulations of Sri Lanka, including but not limited to pertaining to foreign exchange, currently in force and as amended from time to time.
- 24. I/We confirm that as required by applicable laws and regulations prevailing from time to time, I/we have reported, and will continue to report, to all relevant competent tax authorities the assets and/or cash deposited on all my/our account(s) held with HSBC, as well as the income and gains generated by those assets and/or cash.

DISCLOSURE OF INFORMATION

- 25. The Borrower/s authorize(s) the Bank to disclose information concerning the Borrower/s to any third party service Provider appointed by the Bank or by any of the offices of the HSBC group, to any of the offices of the HSBC group, to government entities and/or regulators as the Bank deems appropriate. This consent shall be effective even when the Borrower/s no longer hold(s) the facility/facilities with the Bank.
- 26. I/We hereby acknowledge(s) that I/we have read and fully understood the Terms and Conditions and that I/we am/are aware of the obligations, liabilities and rights thereunder and accept(s) the foregoing Terms and Conditions.
- 27. I/We further confirm that, I/we have duly filled in the information as required in pages 1 to 13 and I/we have not placed my/our initials on each page as confirmation thereof and my/our full signature/s placed hereto cover(s) the contents of and apply/ies to the entirety of this application.
- 28. The Bank will have the Sinhala and Tamil translations of these Terms and Conditions available on the website of the Bank at www.hsbc.lk and also in printed form at all offices and/or branch offices of the Bank. The customer confirms and agrees that in the event of any discrepancy in the English, Sinhala and Tamil versions of these Terms and Conditions the English version shall prevail.

Signature of the Primary Applicant (Borrower)	Signature of the Joint Applicant (Borrower)
(ddmmyyyy)	(ddmmyyyy)

Section -G - Fees and Tariffs

Loan Repayment:

You can repay your Loan by either crediting your salary to your repayment account by setting up a monthly standing instruction (S.I) amount from another bank to your repayment account with the Bank (HSBC) for the value of the Loan installment. The 1 Year Fixed loan installment is liable to change as interest rates are subject to change from time to time according to market interest rates as determined by the Bank. In the event of such a change you will have to change your monthly standing instruction amount to match your new monthly installment.

Your monthly Loan repayment date will depend on the date your Loan was disbursed / drawdown. The table below lists the applicable repayment date for various disbursement dates of the Loan. Your repayment date must be within 30 days of the Loan disbursement date.

Disbursement / Drawdown date (Dates Inclusive)	Repayment Date *	Standing Instruction Date(s)
01st to 06th	27 th	19 th to 25 th
07 th to 23 rd	04 th	29 th to 02 nd
24 th to 31 st	11 th	05 th to 09 th

In case your repayment due date falls on a Bank holiday, the Bank will postpone your repayment date to the immediate next Bank working day to enable you to make your repayment without hassle.

However for your convenience based on your financial requirements you may select any date out of the above mentioned repayment dates. However please note that your repayment date <u>must be within 30 days of the Loan disbursement date</u>. Further in the event of a change of your repayment date you are liable to pay the interest/capital accumulated due to the postponement of your repayment date with your final instalment.

pay the interest capital accumulated add to the postponement of your repayment of	ate with your mannetament.
Repayment Date; (if you would require a new repayment date apart from the defau	It repayment date mentioned in the table)
27 th 11 th	
Consent of the Borrower;	
With regards to the request made by me on date	for a change of my repayment date, I / We
of	bearing NIC No/s
understand and acknowledge that in the event I/we postpone my/our current repay Loan), I/we am/are liable to pay the interest/capital accumulated due to the postpo	, ,
Signature of the Primary Applicant (Borrower)	Signature of the Joint Applicant (Borrower)
(ddmmyyyy)	(ddmmyyyy)

Processing fees & charges

Amount	Personal Loans	Car Loans
Rs 1 Million and below	Rs 4,500	Rs 5,000
Over Rs 1 Million	Rs 7,000	Rs 7,500
Other Charges	Stamp duty on promissory note Rs 1.00 for every Rs 1,000 or part thereof of the Loan value (value of the Promissory Note)	Stamp duty of Rs 1.00 for every Rs. 1000 or part thereof of the value of the mortgage bond
Late payment fee	2% above the normal rate on installment	2% above the normal rate on installment

Amendments to Loan (including but not limited to: Top Ups (Floating Loans only), change of repayment date): Rs 2,000.

For Car Loans, Customers will be charged a professional fee as follows

- i. Rs. 4,000/- all inclusive per Mortgage Bond in respect of all bonds to be registered at the Colombo Land Registry.
- ii. Rs. 10,000/- all inclusive per Mortgage Bond in respect of all bonds to be registered in the Land Registries of Delkanda, Homagama or Gampaha.
- iii. Rs. 11,500/- all inclusive per Mortgage Bond in respect of all bonds to be registered in any Land Registry Other Than at Colombo, Delkanda, Homagama and Gampaha as appropriate in addition to the above charges.

In the event of an early repayment in full and/or part payments of the Loan the customer would be required to inform the Bank 'in writing' prior to such early repayment and/or part payment as the case may be .

Early settlement / Prepayment fees

Floating Interest Rate Loans

Personal Loans	Car Loans
3% of the amount prepaid, subject to a minimum fee of Rs 10,000/- whichever is higher.	4% of the amount pre-paid, subject to a minimum fee of Rs 15,000.00 or a maximum fee of Rs 25,000.00 whichever is higher.

Fixed Interest Rate Loans (Includes 1 Year Fixed Loans) - A pre-payment / early settlement fee of 4% of the amount pre-paid.

You may refer to the Tariffs of the Bank available on the website of the Bank at www.hsbc.lk for a complete list of charges. Fees and Tariffs are subject to Change at the discretion of the Bank at any time without prior notice.

I/We have reviewed the features, cost and risk of this Loan and confirm that it suits my/our needs
I/We agreed that the above mentioned Fees and Tariffs are subject to change at the discretion of the Bank at any time without prior notice

Signature of the Primary Applicant (Perrouge)		Signature of the Joint Applicant (Parrouge)
Signature of the Primary Applicant (Borrower)	3	ignature of the Joint Applicant (Borrower)
(ddmmyyyy)		(ddmmyyyy)

In the event you are not entirely satisfied in the manner in which you have been served, or if our products do not meet your expectations, please contact us at your earliest using one of the following options;

- Contact the Customer Solutions hotline on + 94 114 511 566
- E-mail your concerns to customersolutions@hsbc.com.lk
- Write to us: The Manager Customer Experience, Retail Banking and Wealth Management, HSBC Centre, No. 525 Union Place, Colombo 2.

While we prefer to always resolve any concerns raised with us to your complete satisfaction, you can also write to the Office of the Financial Ombudsman and request redress. Contact details of the Ombudsman are;

- The Office of the Financial Ombudsman Sri Lanka, 143A, Vajira Road, Colombo 5
- Tel: + 94 112 595 625 • Fax: + 94 112 595 624
- E-mail : info@financialombudsman.lk • Web : www.financialombudsman.lk

මෙම ලේඛනයේ සිංහල භාෂා පරිවර්තනයෙහි පිටපතක් ඔබට අවශන වේ නම්, කරුණාකර අපගේ වෙබ්අඩවිය වන www.hsbcpremier.lk වෙත පිව්සෙන්න, නැතිනම් අපගේ ඕනෑම ශාඛාවකින් ඉල්ලා සිටින්න.

இந்த ஆவணத்தின் தமிழ் மொழிபெயாப்பு உங்களுக்குத் தேவைப்படின், தயவுசெய்து www.hsbcpremier.lk என்ற எமது இணையத்தளத்தை நாடவும். அல்லது எமது கிளை ஒன்றில் கேட்டுப் பெறவும்.