

Revolving Credit Facility

Why consider/Why not consider

Consider it if...

- ✓ you wish to borrow cash with no fixed repayment schedule to enjoy full financial flexibility
- ✓ you wish to have a stand-by credit line for use without being charged for any withdrawal fee
- ✓ you wish to ensure abundant liquidity by a revolving loan which only charge interest on the amount that you have used

Not consider it if...

- × your monthly salary is below HKD5,000
- × you prefer to pay on a fixed monthly instalment

Highlights for your best interest

- Revolving Credit Facility is a HSBC revolving loan that guarantees you with unlimited withdrawal within the credit line and only pay interest on the credit that you have used. Credit limit will automatically restore after each repayment
- Final approval of the application will take into account your internal and external credit information. The Bank may also request additional documents from you at any time for evaluation
- The full amount of the Revolving Credit Facility granted will be drawn down immediately upon the facility being approved by the Bank and such amount will be credited to your designated HSBC account
- Interest will begin to accrue once the approved loan amount is credited to your designated account, at which time the terms and conditions will also take effect. If you are not in need of the cash, please quickly transfer the funds from your designated HSBC account back to your Revolving Credit Facility account
- If you fail to pay in full the Minimum Amount Payable by the Repayment Due Date, we are authorized to debit any shortfall from the Repayment Account after the Repayment Due Date
- You may refer to the HSBC website, call our Application Hotline (852) 2748 8080 or visit any branches for application or other details

Revolving Credit Facility

Product information

The smart choice that best suits your financial needs

The revolving loan from HSBC is easy, convenient and flexible. It allows you to use as much of the credit available and only pay interest on what you have used. Whether you're planning an exotic vacation, a wedding or even a new addition to your family, we can provide for all your financial needs to your utmost satisfaction.

Fast approval and cash withdrawal within 5 minutes

- Fast loan application approval and cash withdrawal within 5 minutes to provide you instant cash needs.*

High credit limit

- Borrow a revolving loan of up to HK\$1,200,000 or 10 times your monthly salary, whichever is lower.

Great interest saving

- Interest is only charged on the outstanding balance and calculated on a daily basis so you get extra savings**.

No withdrawal fee

- You can instantly access to cash without withdrawal charge.
- Round-the-clock access to your cash via ATM, cheque or any HSBC branch in Hong Kong.

Flexible monthly repayment

- There is no fixed repayment schedule, so you can pay off as little as 2.5% of the outstanding revolving loan balance or HK\$50, whichever is higher, each month.
- Every time you make a repayment your credit limit is automatically restored, giving you continuous cash flow without the need to re-apply.

Realise your dreams today!

- Applying for the Revolving Credit Facility is simple. To be eligible, you must:
 - be Hong Kong residents, aged 18 or above, and
 - have a minimum monthly salary of HK\$5,000.

Proof of income is not required if you have been maintaining a payroll account with HSBC for the past one month. Irregular income earners (including customers working as part-time, on commission or profit sharing basis) are required to provide income proof of the past 3 months.

For fast approval or any enquiry:

- Call 2748 8080[†]
- Log on to www.hsbc.com.hk/loan [‡]
- Complete the application form and mail it to us or visit any HSBC branch in Hong Kong in person

* Applications have to be submitted during the Bank's service hours (Mon-Fri: 9am-8pm, Sat 9am-1pm, except public holidays, or individual branch's opening hours) with all required information (including without limitation a valid HSBC banking account number) and documents. Actual turnaround time starts when all the required information is successfully input into the Bank's application evaluation system. Processing time may vary in some cases depending on the actual circumstances of individual applications.

** Interest will be calculated once the approved loan amount is available in your designated account.

[†] Hotline business hours:
Monday to Friday 9.00 am to 10.00 pm
Saturday 9.00 am to 6.00 pm

[‡] If you are a current HSBC Personal Internet Banking user, you can access instantly to Internet Banking services for application.

Note:
Please note that we do not appoint any third parties to refer loan applications to us and will not process any application that was referred by a third party under beneficial arrangement. For enquiry, please call our hotline at 2233 3000.

To borrow or not to borrow? Borrow only if you can repay!