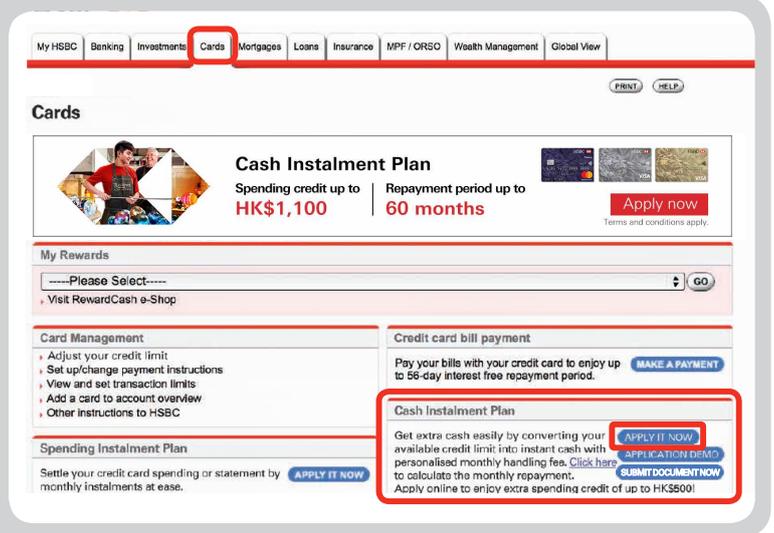


Apply for HSBC's Cash Instalment Plan online in 4 easy steps

You can now easily apply online for our Cash Instalment Plan anytime, anywhere! You can choose to log on to HSBC Personal Internet Banking with your dual-password or Security Device or Mobile Security Key, then use the pre-filled application form to complete your application in 4 simple steps.

Log on to HSBC Internet Banking

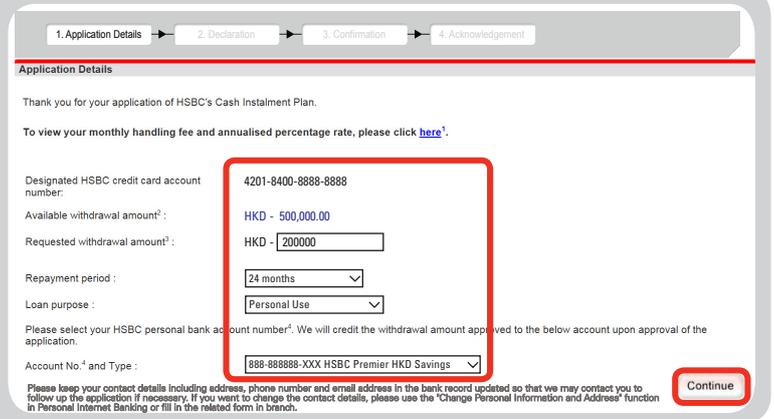
- Go to the "Cards" section.
- Go to the bottom right "Cash Instalment Plan" section, click "Apply it now" and follow the application steps as guided.



The screenshot shows the HSBC Internet Banking interface. The 'Cards' menu item is highlighted in the top navigation bar. Below it, the 'Cash Instalment Plan' is featured with a spending credit limit of HK\$1,100 and a repayment period of up to 60 months. A red box highlights the 'Apply now' button. Below this, there are sections for 'My Rewards', 'Card Management', 'Spending Instalment Plan', and 'Credit card bill payment'. A red box highlights the 'Cash Instalment Plan' section at the bottom right, which includes an 'APPLY IT NOW' button and a 'SUBMIT DOCUMENT NOW' button.

Step 1 – Application Details

- Enter and select application details including requested withdrawal amount, loan purpose, repayment period and personal bank account number.
- Click "Continue" to proceed.



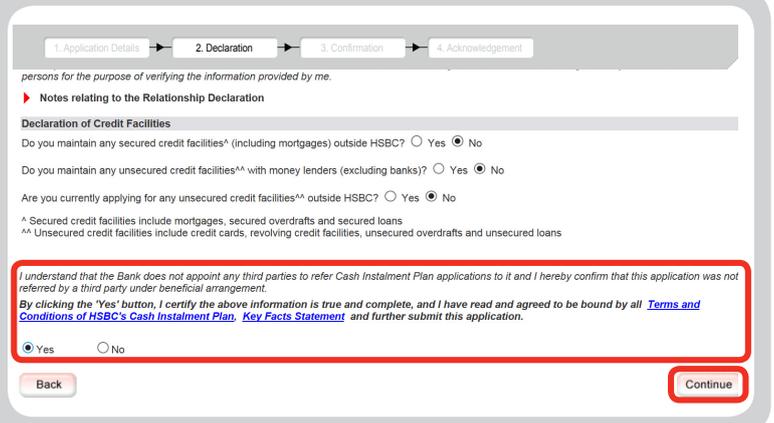
The screenshot shows the 'Application Details' step of the application process. It includes a progress bar with four steps: 1. Application Details, 2. Declaration, 3. Confirmation, and 4. Acknowledgement. The 'Application Details' section contains the following information:

- Designated HSBC credit card account number: 4201-8400-8888-8888
- Available withdrawal amount²: HKD - 500,000.00
- Requested withdrawal amount³: HKD - 200,000
- Repayment period: 24 months
- Loan purpose: Personal Use
- Account No.⁴ and Type: 888-88888-XXX HSBC Premier HKD Savings

 A red box highlights the input fields for the withdrawal amount, repayment period, loan purpose, and account number. A 'Continue' button is visible at the bottom right.

Step 2 – Declaration

- Fill in declaration part and read the terms and conditions and the key facts statement of the plan.
- Click "Continue" if you agree to proceed.



The screenshot shows the 'Declaration' step of the application process. It includes a progress bar with four steps: 1. Application Details, 2. Declaration, 3. Confirmation, and 4. Acknowledgement. The 'Declaration' section contains the following information:

- Notes relating to the Relationship Declaration
- Declaration of Credit Facilities
 - Do you maintain any secured credit facilities^A (including mortgages) outside HSBC? Yes No
 - Do you maintain any unsecured credit facilities^{AA} with money lenders (excluding banks)? Yes No
 - Are you currently applying for any unsecured credit facilities^{AA} outside HSBC? Yes No

 A red box highlights the 'I understand that the Bank does not appoint any third parties to refer Cash Instalment Plan applications to it and I hereby confirm that this application was not referred by a third party under beneficial arrangement.' section, which includes a 'Yes' button and a 'No' button. A 'Continue' button is visible at the bottom right.

Step 3 – Confirmation

- Verify the information you have entered.
- If all the information is correct, please click "Confirm" to complete the application.

Step 4 – Acknowledgement

- Your application is completed! Please keep a record of the reference number shown on this page for future enquiries.
- To facilitate us to process your application, please upload your income proof online now.

Uploading income proof document online

- Log on to HSBC Internet Banking and go to the "Cards" section.
- Go to the left menu and click "Submit Supporting Documents for Cash Instalment Plan".

- Fill in the details and upload your income proof document(s).
- Click "Submit" to confirm submission.

Tips: You can view the details of document requirement by clicking the hyperlink.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited