

## Terms and Conditions

1. This Offer of Personal Loan for purchase of Electric vehicle, at attractive interest rate is for customers, holding HSBC Liability Accounts, Credit Cards or Home Loan, or employed with select corporates including staff (hereinafter referred to as 'Customer') by the Bank.
2. This Offer is at sole discretion of HSBC and shall be subject to satisfactory credit checks as per the internal credit policy and such checks will be undertaken when the Customer expresses his desire to avail of this Offer.
3. This Offer is applicable on all applications received by the Bank, till the period of mentioned in the e-mail/Website. To Access the offer, simply SMS 'EVL' to 575750
4. Personal Loan is a 'fixed rate' product with monthly reducing balance. The grant of a loan shall be conditional upon the Customer furnishing the Bank with:
  - a. Application form duly completed.
  - b. Pro-forma Invoice of Electric Vehicle to be submitted.
  - c. Bank ascertains that the CIBIL score is favourable.
  - d. Under this purpose, the funds would be paid directly to the Merchant(s)/Dealer in the form of NEFT or cashier order to qualify for the benefits.
5. The maximum loan amount that can be availed of under this Offer is ₹5,000,000. Select Customers may be eligible for loans up to ₹3,000,000 based on the internal credit policy of HSBC.
6. Prepayment of the Personal Loan shall be as per the terms agreed and accepted in the loan agreement.
7. Personal Loans for purchase of Electric vehicle are available in Ahmedabad, Bengaluru, Chandigarh, Chennai, Cochin, Delhi, Hyderabad, Jaipur, Kolkata, Mumbai, Pune, Coimbatore and Vizag (only employees of HSBC Vizag). This list of cities is subject to change from time to time.
8. This Offer is subject to force majeure events.
9. Any dispute arising out of this Offer will be subject to the exclusive jurisdiction of the courts in Mumbai only.
10. The decision of HSBC in all aspects of this Offer and its rules and regulations will be final and binding on all Customers. The Bank reserves its absolute right to add, withdraw or alter any of the Terms and Conditions of the Offer at any time by providing appropriate intimation.
11. By participating in this Offer, the Customer accepts all the above Terms and Conditions.
12. Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST or Inter-State GST, will be levied on the discounted price, as applicable.
13. HSBC will not be liable for any direct or indirect loss or damage whatsoever that may be suffered, as a result of participating in the Offer.
14. HSBC reserves the right to add, alter, modify, change or vary all or any of these Terms and Conditions or to replace, wholly or in part, these Offers by another Offer, whether similar to this Offer or not, or to withdraw it altogether at any point in time by providing appropriate notice.