

Date: 16<sup>th</sup> October 2017

**Notice on HSBC Premier Personal Line of Credit (PLOC) facility**

Dear Valued Customers,

We would like to inform you that we will be updating some features of the Premier Personal Line of Credit (PLOC) facility which you currently hold.

With effect from 6<sup>th</sup> November 2017, the following feature will be updated for your PLOC facility:

Feature	Current	Effective 6 <sup>th</sup> November 2017
Minimum monthly payment	2% of balance outstanding + Overdraft Excess (if any) as at your statement date or RM50 whichever higher	5% of balance outstanding + Overdraft Excess (if any) as at your statement date or RM50 whichever higher
Illustration: On Statement Date, Balance outstanding: RM800	Minimum monthly payment: $2\% * RM800 = RM16$  Since calculated amount due (RM16) < Minimum Amount (RM50),  Current Amount Due = Minimum Amount = RM50	Minimum monthly payment: $5\% * RM800 = RM40$  Since calculated amount due (RM40) < Minimum Amount (RM50),  Current Amount Due = Minimum Amount = RM50

The following updates to the features will also take place with effect from 6<sup>th</sup> November 2017. However, these updates would only impact your facility should you wish to make any revision to your facility amount (subject to credit evaluation by the Bank):

Feature	Current	Effective 6 <sup>th</sup> November 2017
Maximum tenure	Perpetual	5 years
Commitment Fee	NIL	For facilities of RM75,000 and above, a commitment fee of 1% per annum is charged for the unutilised portion of the overdraft and will be debited on a monthly basis.

For further information:

- Visit our HSBC website at [www.hsbc.com.my](http://www.hsbc.com.my) to view the HSBC Tariff & Charges
- Contact your dedicated Relationship Manager or any of our branch staff