

Dear Customer,

**Banking Facilities or Services –
Pre-approved Principal Payment Holiday Scheme for Corporate Customers – Partial Principal Repayment (Rescheduled Repayment)**

We refer to the applicable document(s) and agreement entered into between you and us, which set(s) out the terms and conditions governing the banking facilities or services granted to you (as amended, supplemented and/or restated from time to time) (“**Facility Document(s)**”).

We wish to inform you that you may be a Covered Borrower (as defined in Appendix I) under the Hong Kong Monetary Authority’s Pre-approved Principal Payment Holiday Scheme for Corporate Customers pursuant to its circular on 16 September 2022 (the “**Scheme**”).

Pursuant to the Scheme, you may opt to resume partial repayment of the original principal repayment amount for a period of one year of the **In-scope Facilities** (as defined in Appendix I), subject to your acceptance of the terms and conditions contained in this letter and conditional upon such rescheduling repayment arrangement coming into effect as agreed by us (the “**Rescheduled Repayment**” or “**rescheduling repayment**”). Please refer to Appendix I for key features of the Scheme and details of the In-scope Facilities.

Appendix II sets out the principal amendments that would apply to the Facility Document(s) for the In-scope Facilities as specified in Appendix II (the “**Selected Facility(ies)**”) pursuant to the rescheduling repayment arrangement (the “**Rescheduled Repayment Amendments**”).

If you agree to enter into the rescheduling repayment arrangement with us, please arrange for your authorised signatory(ies) to sign and return to us the duplicate of this letter.

By returning the signed duplicate of this letter to us, you agree that:-

1. the Facility Document(s) in relation to the Selected Facility(ies) shall be amended and supplemented by (i) the terms and conditions of this letter (in particular the Rescheduled Repayment Amendments) and (ii) (subject to paragraph 2 below) the confirmation letter(s) (the “**Confirmation Letter(s)**”) to be issued by us setting out the detailed terms of the Rescheduled Repayment for the Selected Facility(ies) with us. The detailed terms in the Confirmation Letter(s) would include, without limitation, the revised payment terms, financing tenor(s) and/or all other amendments incidental to or consequential to the Rescheduled Repayment of the Selected Facility(ies) pursuant to the Scheme;
2. if necessary, we may, in lieu of issuing Confirmation Letter(s), request you to enter into specific amendment documentation of the Facility Document(s) in relation to the Selected Facility(ies) to be agreed between you and us for implementing the Rescheduled Repayment. Such amendment documentation arrangement would generally be applicable to the bilateral facilities which are committed, cross border or complex in nature or which are documented under non-standard facility or security documentation;
3. where applicable, we will also need the confirmation or consent from the guarantor(s) and/or security provider(s) of the relevant Selected Facility(ies) to agree to amendments to the Facility Document(s) and/or related guarantee(s) or security document(s) and fulfilment of such other conditions precedent as we consider necessary under the Facility Document(s), before the Rescheduled Repayment can become effective;
4. this letter only covers the Selected Facility(ies) specified in Appendix II but not any other facility(ies). Further, in respect of certain facilities (which may include, without limitation, those facilities which are committed, cross border or complex in nature or which may require the

confirmation of your guarantor(s) or security provider(s) or fulfilment of other conditions precedent or which may require separate case by case consideration), we may contact you to discuss further on the approach to take and the detailed terms and conditions (including condition(s) precedent) relating to, and necessary documentation required by us for, the Rescheduled Repayment before preparing the amendment documentation and before the Rescheduled Repayment can become effective;

5. the amendments (including, without limitation, the Rescheduled Repayment Amendments) shall take effect on the date specified in our Confirmation Letter(s) (or, as the case may be, on the amendment effective date as stipulated in the amendment documentation to be entered into between you and us, if any) (the “**Effective Date**”). We may also specify any applicable condition(s) precedent in our sole discretion before the Rescheduled Repayment may take effect;
6. except as amended or supplemented by the terms of the Rescheduled Repayment as per this letter and the Confirmation Letter(s) (or, as the case may be, in the amendment documentation of the Facility Document(s) to be agreed between you and us, if any), all the terms of the Facility Document(s) shall continue in full force and effect, and nothing in this letter would in any way prejudice or affect our rights under the Facility Document(s);
7. for the avoidance of doubt, notwithstanding this letter (and your agreement to the Rescheduled Repayment), we may take appropriate action to protect our interest and may immediately terminate the Rescheduled Repayment and/or demand immediate repayment of any Selected Facility(ies) in the circumstances where we consider appropriate for protecting our interest in the Facility Document(s). Such circumstances include, without limitation, your default in paying interest or any other sum to us or any other person, you (or your guarantor or security provider) becoming insolvent or being subject to any legal action (whether commenced by us or any other person), any breach of terms of the Facility Document(s) or related guarantee or security by you or any other person, you (or any member the company group you belong to) ceasing business operation, your default under any other loan or facility (whether granted by us or any other person), and/or occurrence of any event which has any material adverse effect on you or your business or assets;
8. by signing this letter, you represent and warrant to us that you have satisfied all the eligible criteria as a Covered Borrower (as defined in Appendix I). If, for whatever reason, you cease to be a Covered Borrower on or before 1 November 2022 or the Application Date (as defined below), whichever is the later, we may immediately withdraw the Rescheduled Repayment with you;
9. we may at any time amend, vary, withdraw and/or terminate the Rescheduled Repayment of any Selected Facility(ies), without any prior notice to you, in accordance with our internal policies and/or the terms of the Scheme (as amended, supplemented or updated by the Hong Kong Monetary Authority from time to time); and
10. to the extent of inconsistency between (i) the terms of this letter (including the Rescheduled Repayment Amendments) and (ii) the terms in the Confirmation Letter(s) (or, as the case may be, in the amendment documentation of the Facility Document(s) to be agreed between you and us), the latter terms shall prevail.

We will continue to charge fees and interest on the banking facilities and/or services provided under the Facility Document(s) throughout the entire tenor of the Selected Facility(ies).

Please note that if the Rescheduled Repayment becomes effective, your total payment obligation for interest amount under the Selected Facility(ies) may increase, and any existing principal payment holiday in respect of the Selected Facility(ies) granted to you by us under the Scheme will terminate with effect from the Effective Date. For any loan with contract designed to hedge

currency or other risks, please also note that you may have to pay additional hedging cost if the Rescheduled Repayment applies to such loan.

Before you agree to accept the Rescheduled Repayment with us, we strongly recommend you to consider such financial or other implications to you under the rescheduling repayment arrangement and to consult your professional advisors (financial, accounting, tax, legal or otherwise) as you consider appropriate to help you on the assessment of the implications. Nothing in this letter shall in any way affect our rights under the Facility Document(s).

If there is any inconsistency between English and Chinese versions of this letter, the English version shall prevail for all purposes.

If you wish to discuss any matters relating to the above, kindly contact our Commercial Banking service hotline on +852 2748 8288. We are doing our very best to support you in sustaining your business during these trying times.

Yours faithfully,

The Hongkong and Shanghai Banking Corporation Limited

[This letter is system generated and no signature by our Bank is required]

Acceptance and Confirmation by the Customer

We, the Customer, agree to and accept all the terms and conditions set out in this letter.

Where we have more than one Business Instalment Loan / Business Instalment Loan (SFGS) with HSBC, please apply the Rescheduled Repayment for the following facility(ies) (**please select ONE option below*):

- * Apply the Rescheduled Repayment to all of our Business Instalment Loan(s) / Business Instalment Loan(s) (SFGS)
- * Apply the Rescheduled Repayment only to our following Business Instalment Loan(s) / Business Instalment Loan(s) (SFGS):

- 1. (Name of facility) _____
- 2. (Name of facility) _____
- 3. (Name of facility) _____
- 4. (Name of facility) _____

By signing this letter, we agree and acknowledge that HSBC has the overriding right to adjust or determine the period applying the Rescheduled Repayment, the tenor extension period, the revised payment schedule, any repayment due date, the final maturity date or other repayment terms of a facility on such terms or conditions as HSBC may determine in its sole and absolute discretion. Further, in respect of certain facilities (which may include, without limitation, those facilities which are committed, cross border or complex in nature or which may require the confirmation of our guarantor(s) or security provider(s) or fulfilment of other conditions precedent or which may require separate case by case consideration), HSBC may contact us to discuss further on the approach to take and the detailed terms and conditions (including condition(s) precedent) relating to, and necessary documentation required for, the rescheduling repayment arrangement.

We also agree and acknowledge that the Rescheduled Repayment shall only become effective on the effective date which HSBC may notify us in writing through Confirmation Letter(s) (or, as the case may be, on the amendment effective date as stipulated in the amendment documentation to be entered into between HSBC and us, if any) and may be subject to our fulfilment of any applicable condition(s) precedent as specified by HSBC in its sole discretion for the rescheduling repayment arrangement.

We declare that we: (i) are not ceasing operation or declaring bankruptcy or liquidation; and (ii) have annual sales turnover of less than HK\$ 800 million; and (iii) have no outstanding payments payable to HSBC which have been overdue for more than 30 days as at 1 November 2022 or the Application Date (as defined below), whichever is the later.

“Application Date” in this letter means the date on which the Customer applies to the Bank to resume partial repayment of the original principal repayment amount of the facilities as specified in this letter, which is the date of signing of this letter by the Customer stated below.

For and on behalf of (Name of Customer) _____

Date of signing: _____

_____ Authorised Signature(s)	_____ Authorised Signature(s)
----------------------------------	----------------------------------

Name: Title:	Name: Title:
-----------------	-----------------

APPENDIX I

Key Features of Pre-approved Principal Payment Holiday Scheme for Corporate Customers (pursuant to the Hong Kong Monetary Authority’s circular on 16 September 2022 (the “Circular”))

The Scheme	To provide relief to corporate borrowers affected by the outbreak of COVID-19, the Hongkong and Shanghai Banking Corporation Limited, Hong Kong (“ HSBC ”) will offer principal payment holiday to covered corporate borrowers on a pre-approval basis in line with Hong Kong Monetary Authority’s <i>Pre-approved Principal Payment Holiday Scheme for Corporate Customers</i> .
Launch Date of the Scheme	1 May 2020, as extended by the Hong Kong Monetary Authority pursuant to the Circular
Rescheduled Repayment arrangement	Covered Borrowers may at any time opt to resume partial repayment of the original principal repayment amount. For instalment loans such as mortgage loans and commercial vehicle loans, the Covered Borrowers may repay 20% of the original principal repayment amount within one year.
Covered Borrowers	Covered Borrowers are corporate borrowers which:- i. have, on an entity basis, an annual sales turnover of HK\$800 million or less, based on their latest financial statements; ii. have no outstanding payments payable to HSBC which have been overdue for more than 30 days as at 1 November 2022 or the Application Date, whichever is later; and iii. are not in the process of ceasing operations or declaring bankruptcy or liquidation.
In-scope Facilities for being considered for Rescheduled Repayment under the Scheme	The following types of HSBC’s bilateral loan facilities are in-scope for being considered for Rescheduled Repayment under the Scheme:- <ul style="list-style-type: none"> • Business Instalment Loans • Business Instalment Loans (SFGS) • other bilateral loan facilities as HSBC may from time to time accept for Rescheduled Repayment under the Scheme <p>Any Out-of-scope Facilities (below) shall be excluded from the Scheme.</p>
Out-of-scope Facilities	The Scheme does NOT apply to the following types of banking facilities or services:- <ul style="list-style-type: none"> • Loans financing the purchase of shares and other financial assets • Syndicated loans • Supply Chain Solutions • Trade facilities for issuance of letter of credit or bank guarantee, and purchase, negotiate, discount, prepayment or endorsement of an instrument or a document presented under a documentary credit • any bilateral loan facilities as HSBC may notify its customers as Out-of-scope Facilities outside the Scheme or ineligible for being considered for Rescheduled Repayment under the Scheme

Key Rescheduled Repayment terms	<p>Please refer to the Rescheduled Repayment Amendments set out in Appendix II.</p> <p>Notwithstanding the provisions in Appendix II, HSBC may, at its sole and absolute discretion, adjust or determine the period applying the Rescheduled Repayment, the tenor extension period, the revised payment schedule, any repayment due date, the final maturity date or other repayment terms of a facility on such terms or conditions as HSBC may determine in its sole and absolute discretion.</p>
--	---

APPENDIX II

Rescheduled Repayment Amendments for Selected Facility(ies)

Business Instalment Loans / Business Instalment Loans (SFGS)

The terms in this Appendix II apply in respect of the following facility(ies):

Selected Facility	Loan Number
[Business Instalment Loans] OR [Business Instalment Loans (SFGS)]	[insert number]
[Business Instalment Loans] OR [Business Instalment Loans (SFGS)]	[insert number]

Rescheduled Repayment terms

The instalments and the related principal and interest outstanding and payable by the Customer will be rescheduled as per the following key principles:

1. Within the first 12 months from the Effective Date (the “**Partial Principal Repayment Period**”), the principal repayment amount in each instalment will be 20% of the original principal repayment amount.
2. As a result of the Rescheduled Repayment, the Loan tenor may be extended and the total number of instalments may increase, as determined by HSBC at its sole discretion.
3. Interest on each Loan shall continue to be repayable during the Partial Principal Repayment Period and throughout the entire Loan tenor at the rate agreed in the Facility Document(s) notwithstanding the Rescheduled Repayment. If the Rescheduled Repayment becomes effective, the total payment obligation for interest amount under the Selected Facility(ies) may increase.
4. For HSBC’s internal record purpose only, HSBC may assign different loan account numbers to record the respective portions of the entire Loan. Each loan amount and any related repayment details shown under each such loan account number shall be read collectively and aggregated for the Customer’s repayment obligation of the entire Loan, and the existing Loan continues to be one single loan.
5. Notwithstanding the above, the Customer acknowledges that interest rate will fluctuate and interest rate may increase or decrease for any reason. The Customer also agrees that HSBC has the overriding right to determine whether and how to adjust the instalment amount, number of instalments and/or the Loan tenor in its sole and absolute discretion.

All adjustments as conclusively determined by HSBC pursuant to the above provisions shall be binding on the Customer. The Customer agrees to be bound by the revised repayment schedule in the Confirmation Letter(s) to be provided by HSBC and any other amendments for implementing the adjustments as HSBC determines at its sole discretion. The revised repayment schedule in the Confirmation Letter(s) to be provided by HSBC shall prevail over the terms set out in this Appendix II.

Notwithstanding the foregoing, HSBC has the overriding right at its absolute discretion to demand immediate repayment of all amount outstanding with respect to the Loan, together with all accrued interest, at any time.

In respect of any Selected Facility(ies) granted under SFGS, any adjustment of the repayment terms of the facility (as contemplated by this Appendix II) shall also be subject to compliance with the terms under The SME Financing Guarantee Scheme (SFGS) and/or other relevant requirements by HKMC Insurance Limited.

親愛的客戶:

銀行融資或服務 - 《企業客戶「預先批核還息不還本」計劃》 - 部分本金償還（還款計劃修訂）

就本行授予閣下的銀行融資或服務，知悉閣下已與本行簽訂相關的文件及協議(包括其不時的修改、補充及/或重新述明的)以記載規管該融資或服務的條款及細則(「融資文件」)。

特此通知閣下有可能為香港金融管理局按其 2022 年 9 月 16 日的通告推出的《企業客戶「預先批核還息不還本」計劃》(「計劃」)下的涵蓋借款人(定義見**附件一**)。

根據該「計劃」，若閣下的融資屬「可涵蓋融資」的一種(定義見**附件一**)，閣下可以自願選擇恢復償還按原定還款計劃應償還的部分本金金額，為期一年，唯閣下必須先接受本函所載的條款及細則，並且該還款計劃修訂的安排須在我們雙方同意後方正式生效(「還款計劃修訂」安排)。有關該「計劃」的特點及「可涵蓋融資」的詳情，請參閱**附件一**。

附件二列出根據「還款計劃修訂」安排，各有關載列於**附件二**的「可涵蓋融資」(“指定融資”)的「融資文件」須作出的主要修訂(「還款計劃修訂之修訂」)。

如閣下同意接受「還款計劃修訂」安排，請交還由授權簽署人簽署之本函副本予本行。

閣下交還本函的簽署副本予本行即表示同意以下各項條款:-

1. 有關「指定融資」的「融資文件」須按下述文件作出修訂及補充：(i)本函的條款及細則(尤其是「還款計劃修訂之修訂」)；及(ii)(除下述第2條另有規定外)由本行發出的確認信(「確認信」)，詳列閣下「指定融資」的「還款計劃修訂」安排之詳細條款。「確認信」詳列的條款將載有(但不限於)修訂的還款條款、融資期限及/或所有其他根據該「計劃」下就「指定融資」的「還款計劃修訂」安排所附帶或引起的修訂；
2. 為實施「還款計劃修訂」安排，如屬必要，本行可要求閣下簽署經我們雙方同意的特定修訂文書修訂有關「指定融資」的「融資文件」，以代替簽發「確認信」。所有有承諾性、跨境或結構複雜的雙邊貸款，或以非銀行標準的融資或抵押文書簽署的雙邊貸款均以修訂文書的安排處理；
3. 如適用，在「還款計劃修訂」安排可生效之前，本行亦會要求有關「指定融資」的擔保人及/或抵押人確認或同意對「融資文件」及/或擔保或抵押文件有關的修訂，以及滿足本行在「融資文件」中制訂的其他各項必要先決條件；

4. 本函僅涵蓋附件二中載列的「指定融資」，而不包括任何其他融資。對於某些融資 (包括 (但不限於)有承諾性、跨境或結構複雜的融資; 或為須閣下的擔保人及/或抵押人確認或滿足其他的先決條件的融資; 或須個別情況考慮的融資) · 在草擬修訂文書以及在「還款計劃修訂」安排可生效之前 · 本行可能聯絡閣下再商討關於「還款計劃修訂」安排的落實方式和其詳細的條款及細則(包括先決條件) 及其他本行認為必須的文書;
5. 該等修訂 (包括但不限於「還款計劃修訂之修訂」) 必須在本行的「確認信」中註明的日期生效 (或 · 視情況而定 · 在閣下與本行簽署的修訂文書中 (如有) 訂明的修訂生效日期生效) (「生效日期」) 。本行有絕對的酌情權制訂任何「還款計劃修訂」安排生效的先決條件;
6. 除了根據本函及「確認信」 (或視情況而定, 閣下與本行商定的「融資文件」的修訂文件) 中「還款計劃修訂」的條款 (如有) 進行的修改或補充外, 「融資文件」中的所有條款將繼續具有十足效力及作用, 而本函中的任何內容均不會損害或影響本行在「融資文件」下享有的權利;
7. 為免疑慮, 即使有本函 (以及閣下對「還款計劃修訂」安排的同意) · 若本行認為有需要適時保障本行於「融資文件」的利益時 · 本行可採取任何相宜的行動及立即終止「還款計劃修訂」安排及/或要求立即償還任何「指定融資」的款項。該等情況包括(但不限於)閣下未能如期向本行或其他人等支付利息或其他款項 · 閣下(或閣下的擔保人及/或抵押人)將被清盤或被本行或其他人提起任何法律行動 · 閣下或其他人違反「融資文件」或相關擔保或抵押的條款 · 閣下(或閣下所屬的集團)停止營運 · 閣下於其他的貸款或融資下違約(不論是由本行授予的或是其他人授予的) 或發生其他對閣下或閣下的營運或資產產生重大不利影響的事件;
8. 閣下若簽署本函 · 即代表閣下向本行承諾及保證閣下符合所有「涵蓋借款人」的條件 (見附件一的定義) 。若閣下出於任何原因在 2022 年 11 月 1 日或申請日期 (定義見下文) 的當天或之前, 以較晚者為準, 已不再是「涵蓋借款人」 · 本行可立即撤回對閣下的「還款計劃修訂」安排;
9. 本行可根據本行的內部指引或該「計劃」的條款 (包括香港金融管理局不時作出的修改、補充或更新) 不時修改、變更、撤回及/或終止任何「指定融資」的「還款計劃修訂」安排而無須事先通知閣下; 及
10. 在 (i) 本函的條款 (包括「還款計劃修訂之修訂」) 及 (ii) 「確認信」 (或視情況而定, 閣下與本行商定的「融資文件」的修訂文件) 中的條款有相抵觸的情況, 均以後者的條款為準。

在「指定融資」的整個貸款期限內，本行將繼續就「融資文件」項下提供的融資及/或服務收取費用和利息。

請注意，在「還款計劃修訂」安排生效後，閣下對「指定融資」的利息總額支付義務可能會增加，而本行根據該「計劃」授予閣下的有關「指定融資」的任何現有本金延遲還款期限將自「生效日期」起終止。請注意，對於任何附有貨幣或其他風險對沖合同之貸款，如「還款計劃修訂」安排適用於該貸款，閣下可能須承擔額外的對沖成本。

在閣下同意接受「還款計劃修訂」安排前，請閣下務必考慮「還款計劃修訂」安排對閣下的財務或其他影響，並在閣下認為適當的情況下諮詢專業顧問的意見（包括財務、會計、稅務、法律或其他的專業顧問）以協助閣下評估影響。本函將不影響本行於「融資文件」下任何的權利。

若本函的中文版本與英文版本有歧異，概以英文版本為準。

如閣下欲討論與上述有關的任何事宜，請聯絡滙豐商業銀行服務熱線 +852 2748 8288。本行正竭盡全力協助閣下的業務渡過艱難時期。

香港上海滙豐銀行有限公司

[本函由系統發出，無需本行簽署]

附件一

企業客戶「預先批核還息不還本」計劃的特點

(根據香港金融管理局 2022 年 9 月 16 日的通告 (「通告」))

計劃	為支援受新型冠狀病毒疫症影響的企業借款人，香港上海滙豐銀行有限公司 (「滙豐銀行」) 會按香港金融管理局要求向合資格的企業借款人提供「預先批核還息不還本」安排。
計劃推出日期	2020 年 5 月 1 日，並已按香港金融管理局的「通告」延長。
還款計劃修訂安排	涵蓋借款人可以自願選擇開始部份本金還款。分期貸款方面，例如物業抵押貸款和商用汽車貸款，涵蓋借款人的每期本金還款額為原定還款額的 20%，為期一年。
涵蓋借款人	涵蓋借款人指符合以下條件的企業借款人： i. 借款人本身的年度營業額在 8 億港元或以下 (以最近期財務報表為準)； ii. 在 2022 年 11 月 1 日或申請日期的當天或之前，以較晚者為準，並無在滙豐銀行有逾期多於 30 日的欠款；及 iii. 尚未停止營運或宣布破產/清盤。
可獲考慮進行還款計劃修訂的可涵蓋融資	以下類型的滙豐銀行雙邊貸款融資可在計劃下獲考慮進行還款計劃修訂： ● 中小企分期貸款 ● 中小企分期貸款 (「中小企融資擔保計劃」) ● 其他由滙豐銀行不時接受為「計劃」下可進行還款計劃修訂的雙邊貸款融資 計劃不包括任何「不涵蓋融資」(如下)。
不涵蓋融資	計劃 <u>不適用</u> 於以下類型的銀行融資或服務： ● 為股票或其他金融資產作融資的貸款 ● 銀團貸款 ● 供應鏈融資 ● 用於開立信用證或銀行擔保的貿易融資，以及用於購買、議付、貼現、預付或背書信用證下任何文件或單據的貿易融資 ● 所有由滙豐銀行通知客戶為「計劃」下「不涵蓋融資」或不被考慮按計劃進行還款計劃修訂的其他雙邊貸款融資

主要還款計劃修訂條款	<p>請參閱附件二所載的「還款計劃修訂之修訂」。</p> <p>儘管附件二的規定，滙豐銀行可全權酌情調整或決定還款計劃修訂的適用期限、延長貸款期限、修訂的還款時間表、任何還款到期日、最終到期日或按滙豐銀行可能全權酌情決定的條款或條件制訂的其他還款條款。</p>
-------------------	--

中文版本僅供參考

附件二

「指定融資」的「還款計劃修訂之修訂」

中小企分期貸款 / 中小企分期貸款 (「中小企融資擔保計劃」)

本附件二中的條款適用於以下貸款：

指定融資	貸款號碼
【中小企分期貸款】 或 【中小企分期貸款】	【請填寫號碼】
【中小企分期貸款】 或 【中小企分期貸款】	【請填寫號碼】

還款計劃修訂之條款

客戶的分期付款及相關的未償和應付本金和利息將根據以下主要原則進行修訂：

1. 自「生效日期」起的首 12 個月內（「部分本金還款期」），每期本金還款額為原本金還款額的 20%。
2. 基於「還款計劃修訂」，貸款期限可能會延長，分期付款次數可能會增加，由滙豐銀行全權酌情決定。
3. 即使已進行「還款計劃修訂」，但在「部分本金還款期」內和整個貸款期限內，每筆貸款的利息仍應按「融資文件」中約定的利率償還。若「還款計劃修訂」生效，「指定融資」的利息總額支付責任可能會相應增加。
4. 僅作為滙豐銀行內部的記錄目的，滙豐銀行可以不同貸款帳戶號碼分別記錄整筆貸款的各部分。在每一個帳戶下所記載的每一項貸款金額和任何有關還款的詳細資料須一併審閱並加起來統一計算客戶對全數貸款的償還責任，而現有貸款繼續為單筆貸款。
5. 儘管有上述規定，客戶明白利率會波動，也可能會因任何原因增加或減少。客戶亦同意滙豐銀行擁有絕對酌情權決定是否及如何調整分期付款金額、分期付款次數及/或貸款期限。

滙豐銀行根據上述規定最終確定的所有調整均對客戶具有約束力。客戶同意受滙豐銀行將提供的「確認信」中修訂的還款時間表以及滙豐銀行全權酌情決定的以實施該等調整為目的的任何其他修訂約束。滙豐銀行將提供的「確認信」中修訂的還款時間表，相較於本附件二中的條款，以前者為準。

儘管有上述規定，滙豐銀行擁有絕對酌情權，可隨時要求客戶立即償還與貸款有關的所有未償還金額以及所有累計利息。

對於任何「中小企融資擔保計劃」下提供的「指定融資」，任何融資還款條件的調整(如本附件二所述)須受「中小企融資擔保計劃」及/或其他由香港按證保險有限公司制訂的相關條件約束。

中文版本僅供參考