

Section A: Business Lending Fees and Charges

Effective 18 April 2011

Payable to HSBC

Loan service fee \$400.00

Payable quarterly in advance and is not refundable.

Early repayment fee Break costs*

Payable during any fixed interest rate period where the customer switches to a different interest rate or prepays an amount or revokes, fails to draw, prepay or switch in accordance with a notice given by the customer to HSBC for any reason.

Manual rollover fee \$125.00

Payable each time the Fixed Rate Period is rolled over other than by way of automatic rollover.

* The excess (if any) of:

- (A) the rate at which we determine we funded the Facility in the money market at the start of your Fixed Rate Period, over:
- (B) the rate at which we determine we can get funds from the money market for the remaining period ("Remaining Period"), as reasonably estimated or calculated by us over the Remaining Period and adjusted to take account of the fact we are receiving the break costs at the time of the prepayment or switch and not over the Remaining Period.

The break costs will only be charged on the amount prepaid or switched or, if you revoke, or fail to draw, prepay or switch in accordance with a

HSBC **Business**

HSBC 

The world's local bank

notice given by you, the amount in the notice. In making the calculation we may assume that the rate referred to in (B) which applies on the date we calculate the break cost is the market rate current on the date of the prepayment or switch for the Remaining Period (or a period as close as possible to the Remaining Period).

If you have paid interest in advance that interest will not be refunded or taken into account when calculating the break costs. Break costs are in addition to any other applicable fees and must be paid before or when the prepayment or switch is made or should have been made. You must pay any amount certified by us to be our break costs.

HSBC Business



The world's local bank