

# Disclosure statement on loan granted/credit transaction

(As required under R.A. 3765, Truth in Lending Act and BSP Regulations)

Name of borrower

Address

**1. Loan granted/credit transaction**

Amount to be financed CCY  (A)

Term of Loan Granted/  
Credit Transaction  (months)

**2. Finance charges** (B)

		Not deducted from Loan Granted/ Credit Transaction Proceeds	Deducted from Loan Granted/ Credit Transaction Proceeds
a. Interest <sup>1</sup> <input style="width: 50px;" type="text"/> p.a from <input style="width: 50px;" type="text"/> to <input style="width: 50px;" type="text"/> CCY <input style="width: 180px;" type="text"/>		CCY <input style="width: 180px;" type="text"/>	CCY <input style="width: 180px;" type="text"/>
<input type="checkbox"/> Simple	<input type="checkbox"/> Compound payable:	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually
<input type="checkbox"/> Subject to repricing <sup>1</sup>	<input type="checkbox"/> Not subject to repricing	<input type="checkbox"/> Annual	<input type="checkbox"/> Others <input style="width: 180px;" type="text"/>
b. Non-interest charges		CCY <input style="width: 180px;" type="text"/>	CCY <input style="width: 180px;" type="text"/>
c. Commitment fee		CCY <input style="width: 180px;" type="text"/>	CCY <input style="width: 180px;" type="text"/>
d. Guarantee fee		CCY <input style="width: 180px;" type="text"/>	CCY <input style="width: 180px;" type="text"/>
e. Other charges incidental to extension of credit (Specify)		CCY <input style="width: 180px;" type="text"/>	CCY <input style="width: 180px;" type="text"/>
(Specify)		CCY <input style="width: 180px;" type="text"/>	CCY <input style="width: 180px;" type="text"/>
<b>Total finance Charges</b>		CCY <input style="width: 180px;" type="text"/>	CCY <input style="width: 180px;" type="text"/>

**3. Non-finance charges** (C)

		Not deducted from Loan Granted/ Credit Transaction Proceeds	Deducted from Loan Granted/ Credit Transaction Proceeds
a. Fire/Property Insurance		CCY <input style="width: 180px;" type="text"/>	CCY <input style="width: 180px;" type="text"/>
b. Appraisal Fee		CCY <input style="width: 180px;" type="text"/>	CCY <input style="width: 180px;" type="text"/>
c. Processing and Handling Fee		CCY <input style="width: 180px;" type="text"/>	CCY <input style="width: 180px;" type="text"/>
d. Registration and Filing Fees		CCY <input style="width: 180px;" type="text"/>	CCY <input style="width: 180px;" type="text"/>
e. Taxes (other than Documentary Stamps)		CCY <input style="width: 180px;" type="text"/>	CCY <input style="width: 180px;" type="text"/>
f. Documentary Stamps		CCY <input style="width: 180px;" type="text"/>	CCY <input style="width: 180px;" type="text"/>
g. Notarial Fee		CCY <input style="width: 180px;" type="text"/>	CCY <input style="width: 180px;" type="text"/>
h. Others (Specify)		CCY <input style="width: 180px;" type="text"/>	CCY <input style="width: 180px;" type="text"/>
<b>Total finance charges</b>		CCY <input style="width: 180px;" type="text"/>	CCY <input style="width: 180px;" type="text"/>

**4. Total deductions from proceeds of loan granted/credit transaction (B plus C)** CCY  (D)

**5. Net proceeds of loan granted/credit transaction (A less D)** CCY

<sup>1</sup> The interest rate shall be subject to change depending upon prevailing money market conditions on repricing date. Subsequent interest repricing details will be advised. Notices thereon can be picked up from the Bank unless other modes of delivery (physical or electronic) are agreed upon.

6. Percentage of finance charges to total amount financed is  %

7. Effective interest rate  % p.a.

Explanation: The effective interest rate is higher than the contractual interest rate of  p.a. because of items (2) and (3) deductions above. Interest shall be computed on the basis of outstanding/diminishing balance of the loan granted/credit transaction.

8. Schedule of payment of the principal (A)

- a. Single payment due on Date CCY
- b. Instalment payments  see attached schedule
- payable in  instalments (number of payments) at
- CCY  for each instalment.

Please see relative Promissory Note Number

9. Collateral

This loan is wholly/partially secured by:

- Real Estate  Chattels  Government Securities
- Unsecured  Others

10. Additional charges in case certain stipulations are not met by the borrower:

Nature	Amount
a. Fire/Property Insurance	CCY <input type="text"/>
b. Appraisal Fee	CCY <input type="text"/>
c. Processing and Handling Fee	CCY <input type="text"/>
d. Registration and Filing Fees	CCY <input type="text"/>
e. Others (Specify) <input type="text"/>	CCY <input type="text"/>

Certified correct:

The Hongkong and Shanghai Banking Corporation Limited

By:

Address

For and in behalf of the corporation I represent, I acknowledge receipt of a copy of this statement prior to the consummation of the credit transaction and I certify that I understand and fully agree to the terms and conditions thereof.

Customer Name 1

Signature

Name:

Date

Signature

Name:

Date

Customer Name 2

Signature

Name:

Date

Signature

Name:

Date

Signature Verified per Corporate Mandate dated

NOTICE TO BORROWER: YOU ARE ENTITLED TO A COPY OF THIS PAPER WHICH YOU SHALL SIGN.