

COMMERCIAL BANKING  
Use it to your advantage

## HSBC's Client Charter

on granting of loans to Small and  
Medium Enterprises (SMEs)



**HSBC**   
The world's local bank

### Documents / Information Required

#### Application Form (original)

- ▶ Amount, Purpose & Type of Facility(ies)

#### Registration Details (certified copy)

- ▶ Partnership Deed (Form A/D)
- ▶ M & A, Form 9, 24, 49
- ▶ Annual Return (latest)
- ▶ Photocopies of Directors' / Guarantors' NRIC

#### Business Plan

- ▶ Company / Management Profile
- ▶ Products & Services
- ▶ Main Buyers & Suppliers with contact details
- ▶ Debtors / Creditors ageing list
- ▶ Audited / Certified accounts (2 years) & Management Accounts (latest)
- ▶ Cash-flow Projections (if available)

#### Banking Statements

- ▶ Last 6 months' bank statements
- ▶ Latest loan statement
- ▶ List of bankers, facilities and security arrangements

#### Collateral (if applicable)

- ▶ Latest valuation report
- ▶ Copies of titles
- ▶ Sales & Purchase agreement

### Loan Evaluation Process & Eligibility Criteria

#### Background and experience of owners & management

#### Viability of business

- ▶ Historical performance & profitability
- ▶ Financial strength
- ▶ Future prospects

#### Credit history

#### Sources of repayment

- ▶ Projected cash-flow plus other sources of income

#### Collateral (if applicable)

- ▶ Tangible (fixed deposit, property)
- ▶ Intangible (personal & corporate guarantees)

#### Industry

- ▶ Industry outlook
- ▶ Environmental impact (if applicable)

### FAQs

#### • How long does the Bank take to process my loan application?

Generally, a decision on a credit application should be made **within 1 month** from date of submission of all relevant documents and information.

#### • How often will I be receiving statements for my loan account?

HSBC will issue a statement **annually** informing you of the current status as well as the history of the loan account. In addition, loan repayment advices are issued by HSBC as and when payments are due.

#### • If my loan application is rejected, what is the avenue for appeal and the time taken by the Bank to review the appeal?

If the loan application is not approved, you will be informed formally in writing, identifying the areas that need improvement. You may then appeal to the Commercial Banking Manager in the branch you dealt with. HSBC shall review the appeal and revert to you within 2 weeks from receipt of the appeal.

Call 03-2050 7171

Email [sme@hsbc.com.my](mailto:sme@hsbc.com.my)

Log on to [www.hsbc.com.my](http://www.hsbc.com.my) Click "Commercial"

Visit your nearest branch