

**Hitachi Credit (HK) Ltd.**

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**Super Low Interest for your Professional Indemnity Insurance Premium Payment**

Dear Sir / Madam,

Being recognized of your professional qualification, it's a high time for us to introduce our Business Loan for your payment of Professional Insurance Premium. Hitachi Credit (HK) Limited is pleased to offer you a loan facility to maximize your business cash flow with attractive interest rate and simple application.

- ◇ Preferential interest rate as low as FIXED PRIME\*<sup>1</sup>
- ◇ No tangible collateral is required
- ◇ Simple application and quick processing
- ◇ Loan amount can be as high as 100% of insurance premium
- ◇ Full handling fee waiver<sup>2</sup>

*\* Prime rate will be fixed upon loan drawdown and throughout the whole tenor. Under such economy with increasing interest rate, it maybe your benefit to apply our loan when compared with others.*

Loan Amount	Interest Rate per annum <sup>1</sup>	Monthly Repayment
HK\$10,000	6.75%	HK\$864

1. Prime rate refers to the Hong Kong Dollar Prime Lending Rate as quoted by the HSBC from time to time
2. The handling fee which is equivalent to 0.5% on loan amount can be waived if you apply successfully as our first 50 applicants on a first-come-first-served basis.
3. Handling fee on loan amount is excluded from the calculation of APR.
4. Monthly repayment is based on 12 months instalment.
5. The above table is for your reference only, actual rate charged is subject to final loan approval.
6. Please contact our company if you do not want us to use your personal data for direct marketing purposes.

To enjoy this offer, just to apply to us by **filling-in the attached application form on or before September 26, 2005**. Don't miss this chance to take advantage of the financial flexibility. For further enquiry, please call our Mr. Ken Li at **2398 4535** / Mr. Harry Cheng at **2398 4524** or our hotline at **2398 4521**.

Yours sincerely,

**Veronica Wong**

*Senior Manager*

*Commercial Finance Department*

