

Key Facts Statement (KFS) for Wealth Portfolio Lending

*Wealth Portfolio Lending
Nov 2022*

<p>This product is an overdraft facility.</p> <p>This statement provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your overdraft facility.</p>	
<p>Interest Rates and Interest Charges</p>	
Annualised Interest Rate	<p>HSBC Jade / Premier: Our Best Lending Rate minus 1.75%</p> <p>Details please refer to “Additional Information” below</p>
Annualised Overdue / Default Interest Rate	Not applicable
Overlimit Interest Rate	Not applicable
<p>Fees and Charges</p>	
Annual Fee	Not applicable
Late Payment Fee and Charge	Not applicable
Overlimit Handling Fee	Not applicable
Returned Cheque / Rejected Autopay Charge	Not applicable
<p>Additional Information</p>	
<ul style="list-style-type: none"> • HSBC’s Best Lending Rate is the Hong Kong dollar prevailing rate quoted by us from time to time. Please refer to our website (www.hsbc.com.hk) or contact our staff for details. • Interest is calculated daily based on the unpaid amount of your Loans and debited from your relevant account on the 28th of each month. If that date falls on a Sunday or public holiday, interest will be debited on the preceding business day. • Interest is calculated on the basis of actual number of days elapsed and 365 days in a year (or 366 days in a leap year). • Please refer to the Wealth Portfolio Lending Product Factsheet for key features including net margin ratio, margin call, force sale and illustrations as well as the key risks. • The loan is subject to the Terms and Conditions of Wealth Portfolio Lending. • For the latest information, please refer to HSBC website (www.hsbc.com.hk/jade/wealth/wealth-portfolio-lending). • Please note that we do not appoint any third parties to refer credit facility applications to us and will not process any application that was referred by a third party under beneficial arrangement. For enquiry, please call our hotline at 2233 3033. 	

To borrow or not to borrow? Borrow only if you can repay!

Available Assets held in your Integrated Account ¹	Advance Ratio (up to)	Interest Rate for HSBC Jade / Premier
Foreign Currency Time Deposits ²	85%	Our Best Lending Rate minus 1.75%
Foreign Currency Savings Deposits ²	85%	
HKD Time Deposits	100%	
HKD Savings Deposits	0%	
Deposit Plus	70%	
Structured Investment Deposits	70%	
Bonds ^{3,5,6}	95%	
Certificates of Deposit ^{3,5,6}	70%	
HK Listed Shares ^{3,6}	70%	
Unit Trusts / HK Exchange Traded Funds ^{3,4,5}	90%	

Remarks:

- The eligibility and relative percentage of the value of the available assets listed for inclusion in the calculation of the available credit limit shall be as determined by the Bank from time to time. The Bank may at its discretion add or remove the available assets listed from such eligibility, or increase or reduce the eligible percentage of the value thereof without prior notice.*
- Advance ratio for time deposits and savings deposits in United States dollar, Chinese Yuan or in other currencies is up to 85%.*
- HK Listed shares, unit trusts, bonds and certificates of deposit are those deposited with the Bank in your Integrated Account whether or not registered in your name or in the name of any other person (including the Bank) as nominee.*
- Authorised by the Securities and Futures Commission.*
- The reduction in advance ratio is subject to Cross Currencies Lending. For details, please refer to the Wealth Portfolio Lending Product Factsheet.*
- HSBC/ HASE issued shares, Capital-in-nature Instruments or Non-capital LAC Debt Instruments issued by HSBC entities as collateral are not permitted.*