



Preferential interest rate for Electric Vehicle Personal Instalment Loan

Promotional Period: 15 May 2025 – 10 June 2025 (both dates inclusive)

Loan amount (HKD)	Flat rate per month				Monthly repayment amount (HKD) - For every HKD10,000 loan amount						
	12 months	13-24 months	25-36 months	37-60 months	12 months	18 months	24 months	36 months	48 months	54 months	60 months
5,000 - 99,999	0.45%	0.43%	0.42%	0.41%	\$878.4	\$598.6	\$459.7	\$319.8	\$249.4	\$226.2	\$207.7
					10.29%	10.00%	10.06%	9.80%	9.51%	9.45%	9.41%
100,000 - 199,999	0.31%	0.29%	0.28%	0.27%	\$864.4	\$584.6	\$445.7	\$305.8	\$235.4	\$212.2	\$193.7
					7.03%	6.70%	6.75%	6.54%	6.29%	6.27%	6.25%
200,000 - 299,999	0.29%	0.27%	0.26%	0.25%	\$862.4	\$582.6	\$443.7	\$303.8	\$233.4	\$210.2	\$191.7
					6.57%	6.23%	6.28%	6.07%	5.83%	5.81%	5.80%
300,000 - 399,999	0.28%	0.26%	0.25%	0.24%	\$861.4	\$581.6	\$442.7	\$302.8	\$232.4	\$209.2	\$190.7
					6.34%	6.00%	6.05%	5.84%	5.60%	5.58%	5.57%
400,000 - 599,999	0.26%	0.24%	0.23%	0.22%	\$859.4	\$579.6	\$440.7	\$300.8	\$230.4	\$207.2	\$188.7
					5.88%	5.53%	5.58%	5.37%	5.14%	5.12%	5.11%
600,000 - 999,999	0.25%	0.23%	0.22%	0.21%	\$858.4	\$578.6	\$439.7	\$299.8	\$229.4	\$206.2	\$187.7
					5.65%	5.30%	5.35%	5.14%	4.91%	4.89%	4.88%
1,000,000 - 1,499,999	0.24%	0.22%	0.21%	0.20%	\$857.4	\$577.6	\$438.7	\$298.8	\$228.4	\$205.2	\$186.7
					5.42%	5.07%	5.11%	4.90%	4.68%	4.66%	4.66%
1,500,000 or above	0.11%	0.20%	0.19%	0.18%	\$844.4	\$575.6	\$436.7	\$296.8	\$226.4	\$203.2	\$184.7
					2.47%	4.60%	4.65%	4.44%	4.22%	4.20%	4.20%

The monthly repayment amount and the Annualised Percentage Rate (APR) is calculated based on 12, 18, 24, 36, 48, 54 or 60-month repayment period and loan amount of every HK\$10,000. The monthly repayment amount is rounded up to one decimal place. The APR is calculated using method specified in relevant guidelines issued by The Hong Kong Association of Banks, and is rounded up or down to the nearest two decimal places. An APR is a reference rate, which includes all applicable interest rates, fees and charges of the product, expressed as an annualised rate. Please note that the actual monthly repayment amount may differ. Customers can refer to the Loan confirmation letter for actual related information.

Terms and conditions apply.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited

由香港上海滙豐銀行有限公司刊發



分期「萬應錢」電動車貸款優惠利率

推廣期: 2025年5月15日 至 2025年6月10日 (首尾兩天包括在內)

貸款額 (港元)	每月平息				每月還款額(港元) - 以每港幣10,000元貸款額計算 (實際年利率)						
	12個月	13-24個月	25-36個月	37-60個月	12個月	18個月	24個月	36個月	48個月	54個月	60個月
5,000 - 99,999	0.45%	0.43%	0.42%	0.41%	\$878.4	\$598.6	\$459.7	\$319.8	\$249.4	\$226.2	\$207.7
					10.29%	10.00%	10.06%	9.80%	9.51%	9.45%	9.41%
100,000 - 199,999	0.31%	0.29%	0.28%	0.27%	\$864.4	\$584.6	\$445.7	\$305.8	\$235.4	\$212.2	\$193.7
					7.03%	6.70%	6.75%	6.54%	6.29%	6.27%	6.25%
200,000 - 299,999	0.29%	0.27%	0.26%	0.25%	\$862.4	\$582.6	\$443.7	\$303.8	\$233.4	\$210.2	\$191.7
					6.57%	6.23%	6.28%	6.07%	5.83%	5.81%	5.80%
300,000 - 399,999	0.28%	0.26%	0.25%	0.24%	\$861.4	\$581.6	\$442.7	\$302.8	\$232.4	\$209.2	\$190.7
					6.34%	6.00%	6.05%	5.84%	5.60%	5.58%	5.57%
400,000 - 599,999	0.26%	0.24%	0.23%	0.22%	\$859.4	\$579.6	\$440.7	\$300.8	\$230.4	\$207.2	\$188.7
					5.88%	5.53%	5.58%	5.37%	5.14%	5.12%	5.11%
600,000 - 999,999	0.25%	0.23%	0.22%	0.21%	\$858.4	\$578.6	\$439.7	\$299.8	\$229.4	\$206.2	\$187.7
					5.65%	5.30%	5.35%	5.14%	4.91%	4.89%	4.88%
1,000,000 - 1,499,999	0.24%	0.22%	0.21%	0.20%	\$857.4	\$577.6	\$438.7	\$298.8	\$228.4	\$205.2	\$186.7
					5.42%	5.07%	5.11%	4.90%	4.68%	4.66%	4.66%
1,500,000 or above	0.11%	0.20%	0.19%	0.18%	\$844.4	\$575.6	\$436.7	\$296.8	\$226.4	\$203.2	\$184.7
					2.47%	4.60%	4.65%	4.44%	4.22%	4.20%	4.20%

上列的每月還款額及實際年利率已按還款期12個月、18個月、24個月、36個月、48個月、54個月和60個月及以每港幣10,000元貸款額而釐訂。每月還款額已被進位至小數後一個位。實際年利率是採用香港銀行公會所載的有關指引計算，並已被約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示出已包括所有適用的利率、手續費及收費。適用於個別戶口的每月還款額或有差異，客戶可參照其貸款通知函上所列明的資料為準。

受條款及細則約束。

借定唔借？還得到先好借！

Issued by The Hongkong and Shanghai Banking Corporation Limited

由香港上海滙豐銀行有限公司刊發