



Preferential interest rate for personal instalment loan

Promotional Period: 12 Dec 2024 – 4 Feb 2025 (both dates inclusive)

| Loan amount (HKD) | Flat rate per month | | | | Monthly repayment amount (HKD) - For every HKD10,000 loan amount (APR) | | | | | | | | | | |
|-----------------------|---------------------|--------------|--------------|--------------|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 6-12 months | 13-24 months | 25-36 months | 37-60 months | 6 months | 9 months | 12 months | 18 months | 24 months | 30 months | 36 months | 42 months | 48 months | 54 months | 60 months |
| 5,000 - 99,999 | 0.72% | 0.71% | 0.69% | 0.67% | \$1,738.7 | \$1,183.2 | \$905.4 | \$626.6 | \$487.7 | \$402.4 | \$346.8 | \$305.1 | \$275.4 | \$252.2 | \$233.7 |
| | | | | | 15.70% | 16.43% | 16.76% | 16.75% | 16.76% | 16.22% | 16.11% | 15.53% | 15.42% | 15.28% | 15.16% |
| 100,000 - 199,999 | 0.49% | 0.48% | 0.46% | 0.44% | \$1,715.7 | \$1,160.2 | \$882.4 | \$603.6 | \$464.7 | \$379.4 | \$323.8 | \$282.1 | \$252.4 | \$229.2 | \$210.7 |
| | | | | | 10.49% | 11.00% | 11.24% | 11.19% | 11.24% | 10.77% | 10.73% | 10.22% | 10.19% | 10.13% | 10.08% |
| 200,000 - 299,999 | 0.46% | 0.45% | 0.43% | 0.41% | \$1,712.7 | \$1,157.2 | \$879.4 | \$600.6 | \$461.7 | \$376.4 | \$320.8 | \$279.1 | \$249.4 | \$226.2 | \$207.7 |
| | | | | | 9.82% | 10.30% | 10.53% | 10.48% | 10.53% | 10.07% | 10.03% | 9.53% | 9.51% | 9.45% | 9.41% |
| 300,000 - 399,999 | 0.44% | 0.43% | 0.41% | 0.39% | \$1,710.7 | \$1,155.2 | \$877.4 | \$598.6 | \$459.7 | \$374.4 | \$318.8 | \$277.1 | \$247.4 | \$224.2 | \$205.7 |
| | | | | | 9.38% | 9.84% | 10.06% | 10.00% | 10.06% | 9.60% | 9.57% | 9.07% | 9.05% | 9.00% | 8.96% |
| 400,000 - 599,999 | 0.41% | 0.40% | 0.38% | 0.36% | \$1,707.7 | \$1,152.2 | \$874.4 | \$595.6 | \$456.7 | \$371.4 | \$315.8 | \$274.1 | \$244.4 | \$221.2 | \$202.7 |
| | | | | | 8.72% | 9.15% | 9.35% | 9.29% | 9.35% | 8.89% | 8.87% | 8.38% | 8.36% | 8.32% | 8.29% |
| 600,000 - 999,999 | 0.38% | 0.37% | 0.35% | 0.33% | \$1,704.7 | \$1,149.2 | \$871.4 | \$592.6 | \$453.7 | \$368.4 | \$312.8 | \$271.1 | \$241.4 | \$218.2 | \$199.7 |
| | | | | | 8.07% | 8.47% | 8.65% | 8.58% | 8.64% | 8.19% | 8.17% | 7.68% | 7.67% | 7.64% | 7.61% |
| 1,000,000 - 1,499,999 | 0.35% | 0.34% | 0.32% | 0.30% | \$1,701.7 | \$1,146.2 | \$868.4 | \$589.6 | \$450.7 | \$365.4 | \$309.8 | \$268.1 | \$238.4 | \$215.2 | \$196.7 |
| | | | | | 7.41% | 7.78% | 7.95% | 7.88% | 7.93% | 7.48% | 7.47% | 6.99% | 6.98% | 6.95% | 6.93% |
| 1,500,000 or above | 0.12% | 0.32% | 0.31% | 0.29% | \$1,678.7 | \$1,123.2 | \$845.4 | \$587.6 | \$448.7 | \$364.4 | \$308.8 | \$267.1 | \$237.4 | \$214.2 | \$195.7 |
| | | | | | 2.50% | 2.63% | 2.70% | 7.41% | 7.46% | 7.25% | 7.24% | 6.76% | 6.75% | 6.72% | 6.71% |

The monthly repayment amount and the Annualised Percentage Rate (APR) is calculated based on 6, 9, 12, 18, 24, 30, 36, 42, 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. The rates for individual customers may vary. For your eligible APR, please call our Hotline, or log on to Online Banking or the HSBC HK App for enquiry. Please also 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!