

Wealth Portfolio Lending Promotion 2025 Terms and Conditions

Eligibility

This promotion is offered to all Wealth Portfolio Lending (WPL) customers.

How can you enjoy the offer

You are entitled to the promotional interest rate on your WPL facility within the promotion offer period when your WPL loan account has a negative balance.

What is the offer

1. The promotion offer period is from **1 June 2025 to 31 December 2025**, or until any other end date as we may notify you, whichever date is earlier.
2. You can enjoy **promotional interest rates of 0%** for your **first HKD10,000** loan amount in your WPL loan account. Subsequent loan amount above HKD10,000 in the account will follow the prevailing interest rate that you are entitled to, including any preferential pricing offer that is applicable.

Loan amount	Annualised Interest Rate (p.a.)
First HKD10,000	0%
Remaining amount above HKD10,000	Follow prevailing interest rate entitled to the customer

Remarks:

- Interest is accrued daily based on the outstanding loan amount and deducted from your account on the 28th of each month. If the date falls on a Sunday or a public holiday, interest will be deducted on the preceding business day.
 - Specifically for this promotional campaign, the first HKD10,000 loan amount is not subject to the 1% p.a. floor rate of WPL and will be charged with a fixed rate of 0% p.a.
 - The remaining loan amount above HKD10,000 will be subject to the 1% p.a. floor rate in the event that the Interest Rate Benchmark plus/minus the Interest Rate Spread falls below 1% p.a.
3. You will resume to the prevailing interest rate that you are entitled to, including any preferential pricing offer that is applicable, after this promotion period (and any extension to the promotion period) has ended.

Points to note

1. You will be automatically entitled to this WPL promotion offer within the promotion offer period when your WPL loan account has a negative balance. If you do not wish to enjoy this WPL promotion offer, please contact your relationship manager.
2. WPL is a line of credit secured against assets held in your HSBC accounts. It allows you to borrow funds for any purpose, giving you added flexibility to fulfil your needs.
3. Interest rate fluctuations may have an adverse impact on your borrowing costs.
4. We could change or amend the promotion terms and conditions, or cancel or terminate the offer, with notice on our website (www.hsbc.com.hk/wealth-financing/products/wealth-portfolio-lending/). Please check our website for the latest availability and details of the offer.
5. In case of any dispute arising out of this promotion, our decision shall be final and conclusive.
6. The terms and conditions of the offer(s) are governed by Hong Kong laws. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotion materials and these terms and conditions, the English version shall prevail.

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