

Key Facts Statement (KFS) for Securities Margin Trading Facility

The Hongkong and Shanghai Banking Corporation Limited (“the Bank”, “we” or “us”)

Securities Margin Trading

5 Jun 2025

<p style="text-align: center;">This product is an Securities Margin Trading facility.</p> <p>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to the latest daily statement of your Securities Margin Trading account, and the Terms and Conditions for Securities Margin Trading Services for the terms of your facility.</p> <p>Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.</p>	
Interest Rates and Interest Charges	
Annualised Interest Rate*	<p>The following annualised rates apply to Securities Margin Trading facilities falling within the maximum facility amount:</p> <ul style="list-style-type: none">• HSBC’s HKD Best Lending Rate¹ – 0.25%² <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.</p> <p>Interest rate re-fixing for this loan takes place daily.</p> <p>Latest rate and other details of HSBC’s HKD Best Lending Rate is published on our website [https://www.hsbc.com.hk/investments/market-information/hk/lending-rate/].</p> <p>* Annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.</p>
Annualised Overdue / Default Interest Rate	Not Applicable
Overlimit Interest Rate	The above same Annualised interest rate will be applied to the overdrawn portion of the loan if your day end loan balance exceeds the effective credit limit of the loan.
Repayment	
Repayment Frequency	This loan does not require periodic repayment in regular amount. Accrued debit interest (if applicable) will be deducted from the account monthly and form part of the loan.
Periodic Repayment Amount	This loan does not require periodic repayment in regular amount.

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

Repayment

Total Repayment Amount

This loan does not require repayment in a fixed timeline. Total repayment amount depends on the actual amount borrowed plus any applicable interest and fee over the loan period. The table below is provided for illustrative purpose only.

Loan Amount	Total repayment amount for the interest rate specified above
HKD 5,000	HKD 5,250.00
HKD 20,000	HKD 21,000.00
HKD 100,000	HKD 105,000.00

Assumptions:

- The loan period is one year (365 days).
- The Interest Rate Benchmark: HSBC's HKD Best Lending Rate is 5.25% and remains unchanged over the loan period.
- The loan amount remains unchanged over the loan period.
- Monthly interest is fully repaid each month on interest deduction date.

Remark: To calculate the above information applicable to your specific case, please use our online loan interest calculator accessible from our website to obtain reference information. www.hsbc.com.hk/investments/products/stocks/hk-trading/securities-margin/

Fees and Charges

Annual Fee / Fee Not Applicable

Late Payment Fee and Charge Not Applicable

Overlimit Handling Fee Not Applicable

Returned Cheque Charge / Rejected Autopay Charge Not Applicable

Additional Information

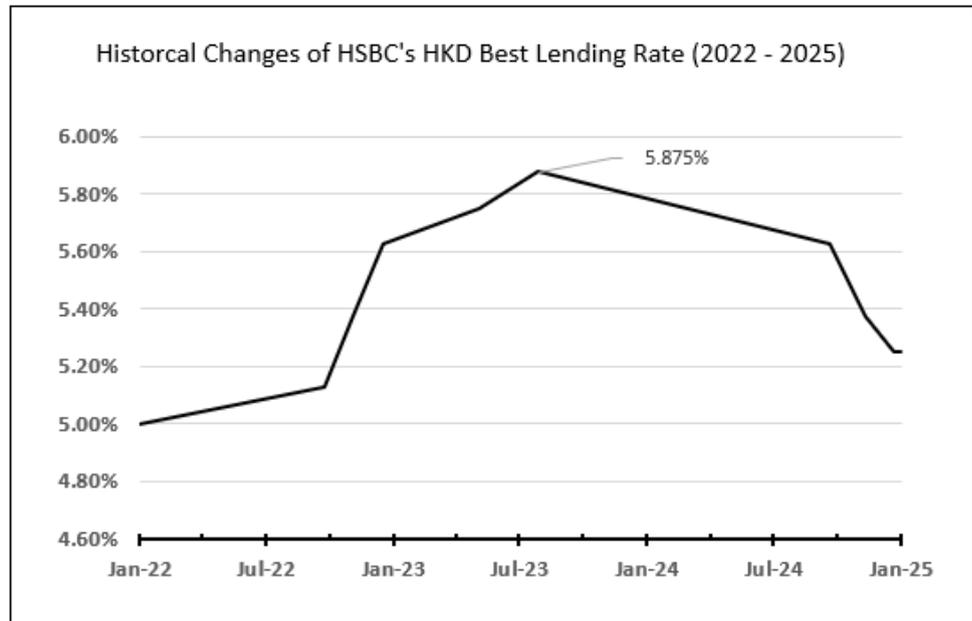
- ¹ Interest Rate Benchmark: HSBC's HKD Best Lending Rate refers to the Hong Kong dollar Best Lending rate quoted by The Hongkong and Shanghai Banking Corporation Limited (HSBC) from time to time. You can refer to the Banks' website for the latest best lending rate. www.hsbc.com.hk/investments/market-information/hk/lending-rate/
- ² We may amend the interest rate spread at our absolute discretion by giving you prior notice in writing.
- Interest is accrued daily based on the outstanding loan amount and deducted from your account on the 28th of each month. If that date falls on a Sunday or public holiday, interest will be deducted 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 Securities Margin Trading Services' public website or terms and conditions for key features including the list of eligible securities and their respective margin ratio, portfolio margin ratio, margin call, forced liquidation and the remedial actions required, example illustrations, key risks etc.
- The loan is subject to the Securities Margin Trading Services Terms and Conditions.
- For latest information, please refer to HSBC website www.hsbc.com.hk/investments/products/stocks/hk-trading/securities-margin/.
- 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 contact your dedicated Relationship Manager or call our hotline at 2233 3033 (HSBC Global Private Banking customers), 2233 3033 (HSBC Premier Elite customers), 2233 3322 (HSBC Premier customer), 2233 3000 (other customers).

Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.



The highest HSBC's HKD Best Lending Rate noted in the past 3 years is 5.875%.

Periodic Repayment Amount (Illustrative Example)

This loan does not require periodic repayment in regular amount.

Total Repayment Amount (Illustrative Example)

This loan does not require repayment in a fixed timeline. Total repayment amount depends on the actual amount borrowed plus any applicable interest and fee over the loan period.

(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)

Loan Amount	Total repayment amount based on the highest interest rate noted in the past 3 years
HK\$ 5,000	HK\$ 5,281.25
HK\$ 20,000	HK\$ 21,125.00
HK\$ 100,000	HK\$ 105,625.00

Assumptions:

- The loan period is one year (365 days).
- The Interest Rate Benchmark: HSBC's HKD Best Lending Rate is 5.875% and remains unchanged over the loan period.
- The loan amount remains unchanged over the loan period.
- Monthly interest is fully repaid each month on interest deduction date.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.