

Key Facts Statement (KFS) for Overdraft Facility

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

Wealth Portfolio Lending
17 March 2025

This product is an overdraft facility.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our facility letter for the final terms of your overdraft facility.

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.

Interest Rates and Interest Charges

Annualised Interest Rate*

The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:

| Loan Amount | Annualised interest rate (or range of annualised interest rate) |
|---|--|
| Up to HK\$ 5,000 | 1-month HIBOR + 1.20% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk |
| Above HK\$ 5,000 and up to HK\$ 20,000 | 1-month HIBOR + 1.20% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk |
| Above HK\$ 20,000 and up to HK\$ 100,000 | 1-month HIBOR + 1.20% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk |
| Above HK\$ 100,000 and up to HK\$ 1,000,000 | 1-month HIBOR + 1.20% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk |
| Above HK\$ 1,000,000 and up to HK\$ 3,000,000 | First HK\$ 1,000,000: 1-month HIBOR + 1.20% Remaining amount above HK\$ 1,000,000 to HK\$ 3,000,000: 1-month HIBOR + 1.00% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk. |
| Above HK\$ 3,000,000 | First HK\$ 1,000,000: 1-month HIBOR + 1.20% Next amount above HK\$ 1,000,000 and up to HK\$ 3,000,000: 1-month HIBOR + 1.00% Remaining amount above HK\$ 3,000,000: 1-month HIBOR + 0.80% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk. |

Interest rate is calculated by Interest Rate Benchmark¹ (1-month Hong Kong Interbank Offered Rate (HIBOR)) plus/minus Interest Rate Spread² p.a. and is determined by your daily utilisation tier². For details, please refer to “Additional Information”.

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

| Interest Rates and Interest Charges | | | | | | | | | | | | | | | |
|---|--|-------------|--|------------|---------------|-------------|----------------|--------------|-----------------|----------------|-------------------|----------------|-------------------|----------------|-------------------|
| Annualised Interest Rate* | <p>The interest rate in our facility letter of your loan may change.</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 the 1-month Hong Kong Interbank Offered Rate (HIBOR) is published on The Hong Kong Association of Banks' website [www.hkab.org.hk].</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 (i.e. Unauthorised Overdraft 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. | | | | | | | | | | | | | | |
| Periodic Repayment Amount | This loan does not require periodic repayment in regular amount. | | | | | | | | | | | | | | |
| Total Repayment Amount | <p>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.</p> <table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Total repayment amount for the interest rate specified above</th> </tr> </thead> <tbody> <tr> <td>HK\$ 5,000</td> <td>HK\$ 5,251.46</td> </tr> <tr> <td>HK\$ 20,000</td> <td>HK\$ 21,005.83</td> </tr> <tr> <td>HK\$ 100,000</td> <td>HK\$ 105,029.17</td> </tr> <tr> <td>HK\$ 1,000,000</td> <td>HK\$ 1,050,291.70</td> </tr> <tr> <td>HK\$ 3,000,000</td> <td>HK\$ 3,146,875.10</td> </tr> <tr> <td>HK\$ 5,000,000</td> <td>HK\$ 5,239,458.50</td> </tr> </tbody> </table> <p>Assumptions:</p> <p>The loan period is one year (365 days).</p> <p>The Interest Rate Benchmark: 1-month HIBOR is 3.82917% and remains unchanged over the loan period.</p> <p>The loan amount remains unchanged over the loan period.</p> <p>Monthly interest is fully repaid each month on interest deduction date.</p> <p>Remark: To calculate the above information applicable to your specific case, please use our online loan interest calculator accessible from our website / principal Internet platform to obtain reference information. [www.hsbc.com.hk/wealth-financing/products/wealth-portfolio-lending/]</p> | Loan Amount | Total repayment amount for the interest rate specified above | HK\$ 5,000 | HK\$ 5,251.46 | HK\$ 20,000 | HK\$ 21,005.83 | HK\$ 100,000 | HK\$ 105,029.17 | HK\$ 1,000,000 | HK\$ 1,050,291.70 | HK\$ 3,000,000 | HK\$ 3,146,875.10 | HK\$ 5,000,000 | HK\$ 5,239,458.50 |
| Loan Amount | Total repayment amount for the interest rate specified above | | | | | | | | | | | | | | |
| HK\$ 5,000 | HK\$ 5,251.46 | | | | | | | | | | | | | | |
| HK\$ 20,000 | HK\$ 21,005.83 | | | | | | | | | | | | | | |
| HK\$ 100,000 | HK\$ 105,029.17 | | | | | | | | | | | | | | |
| HK\$ 1,000,000 | HK\$ 1,050,291.70 | | | | | | | | | | | | | | |
| HK\$ 3,000,000 | HK\$ 3,146,875.10 | | | | | | | | | | | | | | |
| HK\$ 5,000,000 | HK\$ 5,239,458.50 | | | | | | | | | | | | | | |

| Fees and Charges | |
|--|--|
| Annual Fee / Fee | Not Applicable |
| Late Payment Fee and Charge | Not Applicable |
| Overlimit Handling Fee (i.e. Unauthorised Overdraft Handling Charge) | Not Applicable |
| Returned Cheque Charge / Rejected Autopay Charge | <p>HK\$ 165 per returned cheque / rejected autopay payment due to insufficient funds on each occasion</p> <p><u>IMPORTANT NOTE ON UNAUTHORISED OVERDRAFT AND THE RELATED CHARGES</u></p> <p>If you issue a cheque or ask us to set up a standing instruction to pay from your account, which if honoured by us, would either cause your account to go overdrawn or over an existing overdraft limit, we will treat this as your informal request for an unauthorised overdraft. If we accept your request, the annualised interest rate quoted above would apply. We may refuse your request and charge, without prior notice, a handling charge for considering and refusing your request on each occasion.</p> |

Additional Information

- ¹ Interest Rate Benchmark: 1-month Hong Kong Interbank Offered Rate (HIBOR) as at any date means the Hong Kong Interbank Offered Rate for the interest period of 1 month for Hong Kong Dollars quoted by The Hong Kong Association of Banks on such date.

1-month HIBOR will be updated daily on Mondays to Fridays, excluding public holidays. You can refer to the latest 1-month HIBOR on The Hong Kong Association of Banks' website [www.hkab.org.hk]. On the days when there is no update of 1-month HIBOR, the latest available HIBOR rate will be used. If 1-month HIBOR ceases to be available for whatever reasons, then 1-month HIBOR shall be substituted by any substitute or replacement rate that we may decide without prior notice and will be published on our website.

In the event that 1-month HIBOR becomes negative, it shall be deemed to be 0% for the calculation of the Annualised Interest Rate. In the event that the Interest Rate Benchmark plus/minus the Interest Rate Spread falls below 1%, a floor rate of 1% p.a. will be charged.
- ² A decreasing interest rate spread will be applied to the corresponding portions of the loan according to your daily utilisation tier. We may amend the interest rate spreads and the daily utilisation tiers at our absolute discretion by giving you prior notice in writing.
- You may enjoy promotional interest rates for the designated period if you are eligible for such promotions, subject to a minimum floor rate of 1% p.a. and applicable promotional terms and conditions. After the end of the promotional offer, the standard annualised interest rates stated above will resume. Entitlement or enrolment of promotional offer is subject to the Bank's discretion.
- 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.
- When you apply for Wealth Portfolio Lending facility, if you have any other lending facilities (including any unauthorised overdraft) in your account, debit interest accrued under these facilities (if applicable) will be deducted from your account immediately when the Wealth Portfolio Lending facility becomes available to you.
- When you terminate your Wealth Portfolio Lending facility, debit interest accrued in your account (if applicable) will be deducted from your account immediately on the date termination takes effect.

Additional Information

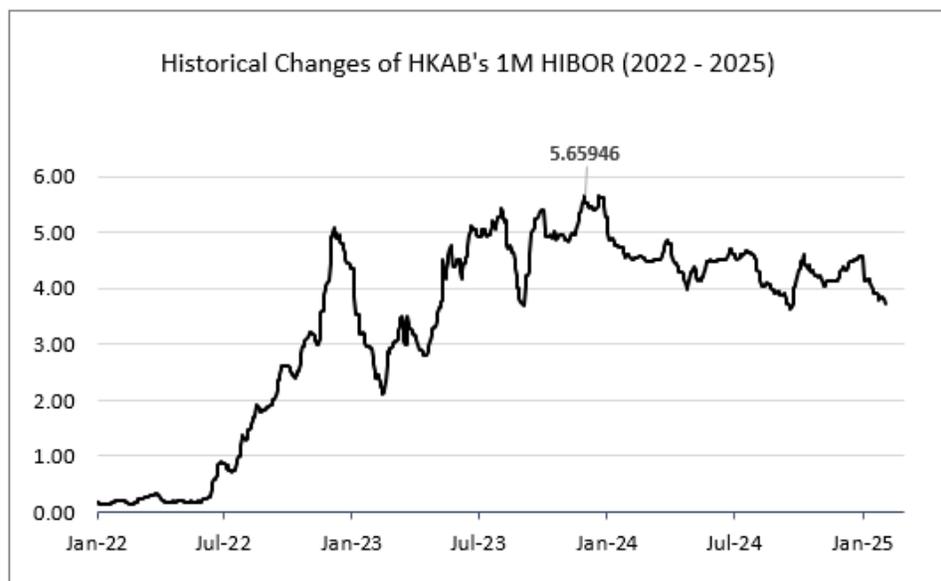
- Interest is calculated on the basis of actual number of days elapsed and 365 days in a year (or 366 days in a leap year).
- Please refer to the Wealth Portfolio Lending Product Factsheet for key features including net margin ratio, margin call, forced liquidation and the remedial actions required, example illustrations, key risks etc.
- The loan is subject to the Wealth Portfolio Lending Facility Terms and Conditions.
- For latest information, please refer to HSBC website [www.hsbc.com.hk/wealth-financing/products/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 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).

Reference Information

Historical Changes of Interest Rate Benchmark[#]

Wealth Portfolio Lending has started using Hong Kong Association of Banks' (HKAB) 1-month HIBOR as interest rate benchmark from **23 September 2023**.

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 HKAB's 1-month HIBOR interest rate noted in the past 3 years is 5.65946%.

[#] "Interest Rate Benchmark" and "Benchmark Rate" are used interchangeably in customer communications.

Periodic Repayment Amount (Illustrative Example)

This loan does not require periodic repayment in regular amount.

Reference Information**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\$ 5,342.97 |
| HK\$ 20,000 | HK\$ 21,371.89 |
| HK\$ 100,000 | HK\$ 106,859.46 |
| HK\$ 1,000,000 | HK\$ 1,068,594.60 |
| HK\$ 3,000,000 | HK\$ 3,201,783.80 |
| HK\$ 5,000,000 | HK\$ 5,330,973.00 |

Assumptions:

The loan period is one year (365 days).

The Interest Rate Benchmark: 1-month HIBOR is 5.65946% 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.

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!

Wealth Portfolio Lending Promotion for HSBC Top Trader Club Members Terms and Conditions

Eligibility

1. This promotion is offered to all Wealth Portfolio Lending (WPL) customers who have joined HSBC Top Trader Club (TTC) and achieved TTC trading tiers 1 to 6.
2. For WPL activated in a joint account, the primary account holder of this joint account needs to fulfil the eligibility condition in clause 1 above in order to enjoy the offer.

How can you enjoy the offer

3. This promotion offer starts from 29 Apr 2024. You are automatically entitled to the promotional interest rates on your WPL facility if you meet the eligibility criteria from this day onwards.

What is the offer

4. You can enjoy promotional interest rates on your WPL facility according to your customer type and TTC Trading Tier for the promotion period specified below.

WPL promotion period:

For HSBC Premier Elite customers: Current month* + next 3 subsequent months

For HSBC Premier customers: Current month* + next 2 subsequent months

WPL promotional interest rates:

| Top Trader Club Trading Tier – Accumulated monthly trading amount | Interest Rate Benchmark [#] | WPL Interest Rate Spread [#] (p.a.) |
|---|--------------------------------------|--|
| 0 – HKD0 | 1-month HIBOR | Standard: + 1.2% to + 0.8% determined by daily utilisation tier |
| 1 – HKD1+ | | Promotional: + 0.7% applicable to any daily loan amount |
| 2 – HKD1,000,000+ | | |
| 3 – HKD10,000,000+ | | |
| 4 – HKD20,000,000+ | | |
| 5 – HKD30,000,000+ | | |
| 6 – HKD40,000,000+ | | |

Remarks:

* WPL promotional interest rate will apply from the day you achieve the relevant TTC trading tier until the end of the current month, and for the next subsequent 2 months (for Premier customers) / 3 months (for Premier Elite customers) as long as you maintain your TTC membership.

There is a system cut off time for WPL interest calculation, any status change on the TTC trading tier after 9pm HKT will be reflected in WPL interest calculation on the next day.

[#] Interest Rate Benchmark: 1-month Hong Kong Interbank Offered Rate (HIBOR) as at any date means the Hong Kong Interbank Offered Rate for the interest period of 1 month for Hong Kong Dollars quoted by The Hong Kong Association of Banks on such date.

1-month HIBOR will be updated daily on Mondays to Fridays, excluding public holidays. You can refer to the latest 1-month HIBOR on The Hong Kong Association of Banks' website [www.hkab.org.hk]. On the days when there is no update of 1-month HIBOR, the latest available HIBOR rate will be used. If 1-month HIBOR ceases to be available for whatever reasons, then 1-month HIBOR shall be substituted by any substitute or replacement rate that we may decide without prior notice and will be published on our website.

In the event that 1-month HIBOR becomes negative, it shall be deemed to be 0% for the calculation of the Annualised Interest Rate. In the event that the Interest Rate Benchmark plus/minus the Interest Rate Spread falls below 1%, a floor rate of 1% p.a. will be charged.

5. WPL promotional interest rate will be adjusted daily based on your TTC Trading tier. The promotion period can be extended accordingly in the below scenario:
 - (a) you achieve the eligible trading tier again in any of the next subsequent 2 months (for Premier) or 3 months (for Premier Elite) of the promotion period after the calendar month on which you first enjoy the offer.
 - (b) you upgrade from HSBC Premier to HSBC Premier Elite within the promotion period.Please refer to the illustrations below for details.
6. Once the eligibility criteria are met, you will continue to enjoy the promotional interest rate within the promotion period even if:
 - (a) you did not achieve any TTC trading tier 1 to 6 in the subsequent 2 months (for Premier) or 3 months (for Premier Elite) after the calendar month on which you first enjoyed the offer; or
 - (b) you are subsequently no longer a HSBC Premier Elite or HSBC Premier customer within the promotion period in the calendar month after which you first enjoyed the offer.Please refer to the illustrations below for details.
7. You will resume to the standard WPL annualised interest rate as stated in the WPL Key Facts Statement after the promotion period (and any extension to the promotion period) has ended.
8. You can check your trading tier via the 'Top Trader Club' page by logging on to HSBC HK Easy Invest app or Online Banking.

Points to note

9. You will be automatically entitled to this WPL promotion offer when your WPL facility and TTC membership are both effective. If you do not wish to enjoy this WPL promotion offer, please contact your dedicated relationship manager.
10. If you opt-out from TTC membership, the WPL promotion offer will be terminated on the day you opt-out from TTC membership. You will resume to the standard WPL annualised interest rates as stated in the WPL Key Facts Statement.
11. 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.
12. Interest rate fluctuations may have an adverse impact on your borrowing costs.
13. Only if we significantly change or amend the promotion terms and conditions, or cancel the offer, we will provide you with 60 days' notice in advance. Otherwise, we can change or amend the promotion terms and conditions without notice. Please check our website for latest details.
14. In case of any dispute arising out of this promotion, our decision shall be final and conclusive.
15. 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.
16. The HSBC HK Easy Invest App ("Easy Invest") is provided by The Hongkong and Shanghai Banking Corporation Limited ('HSBC HK') for the use of existing HSBC HK customers only. You should download Easy Invest only if you are an existing HSBC HK customer. Easy Invest is not intended for download, or use, by any person in any jurisdiction where such download or use would be contrary to any law or regulation of such jurisdiction or where HSBC HK is not licensed or authorized to provide Easy Invest and/or any of the Services.

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Illustration Scenarios

The below scenarios are for illustration purpose only. Dates achieving eligible TTC Trading Tier can be any day within the month. Any TTC Trading Tier within 1 – 6 is applicable. Assuming customers are having standard rate before joining the offer and resuming to the standard WPL annualised interest rate after the promotion period (and any extension to the promotion period) has ended.

1. First time achieved eligible TTC Trading tier

Customer reached TTC Trading Tier 1 on 10 May 2024 and no further trading afterwards.

| Date | Month | TTC Trading Tier | Premier Elite Customers | Premier Customers |
|---------|----------|------------------|-------------------------|-------------------------|
| | | | WPL interest rate | |
| 1 - 9 | May 2024 | Tier 0 | Standard rate | Standard rate |
| 10 – 31 | | Tier 1 | Promotional rate | Promotional rate |
| 1 – 30 | Tier 0 | Jun 2024 | | |
| 1 – 31 | | | | Jul 2024 |
| 1 – 31 | | Aug 2024 | | Standard rate |
| 1 – 30 | Sep 2024 | | | |

2. Extended promotion period – achieved eligible TTC Trading tier again in the subsequent 1st month of the promotion period after the calendar month on which you first enjoy the offer

Customer achieved TTC Trading Tier 1 on 10 May 2024 and achieved the same tier again on 15Jun2024. No further trading afterwards.

For **Premier Elite** customers:

| Date | Month | First time achieved TTC Trading Tier 1 on 10 May 2024 | | Achieved TTC Trading Tier 1 again on 15 Jun 2024 | |
|---------|----------|---|-------------------------------------|--|-------------------|
| | | TTC Trading Tier | WPL interest rate | TTC Trading Tier | WPL interest rate |
| 1 - 9 | May 2024 | Tier 0 | Standard rate | Tier 0 | Standard rate |
| 10 – 31 | | Tier 1 | Promotional rate (May - Aug) | Tier 1 | Promotional rate |
| 1 – 14 | Tier 0 | Tier 0 | | | |
| 15 – 30 | | Tier 1 | | Promotional rate (Jun - Sep) | |
| 1 – 31 | | Jul 2024 | | | |
| 1 – 31 | Aug 2024 | | | Tier 0 | |
| 1 – 30 | Sep 2024 | | Standard rate | | |
| 1 – 31 | Oct 2024 | | | | Standard rate |

For **Premier** customers:

| Date | Month | First time achieved TTC Trading Tier 1 on 10 May 2024 | | Achieved TTC Trading Tier 1 again on 15 Jun 2024 | |
|---------|----------|---|-------------------------------------|--|-------------------|
| | | TTC Trading Tier | WPL interest rate | TTC Trading Tier | WPL interest rate |
| 1 - 9 | May 2024 | Tier 0 | Standard rate | Tier 0 | Standard rate |
| 10 – 31 | | Tier 1 | Promotional rate (May - Jul) | Tier 1 | Promotional rate |
| 1 – 14 | Tier 0 | Tier 0 | | | |
| 15 – 30 | | Tier 1 | | Promotional rate (Jun - Aug) | |
| 1 – 31 | | Jul 2024 | | | |
| 1 – 31 | Aug 2024 | | | Tier 0 | |
| 1 – 30 | Sep 2024 | | Standard rate | | Standard rate |

3. Extended promotion period – upgrade from Premier to Premier Elite

A Premier customer achieved TTC Trading Tier 1 on 10 May 2024 and no further trading afterwards. Customer has upgraded from Premier to Premier Elite on 20 Jun 2024.

| Date | Month | TTC Trading Tier | First time achieved TTC Trading Tier 1 on 10 May 2024 as a Premier Customer | Upgraded to Premier Elite Customer on 20 Jun 2024 |
|---------|----------|------------------|---|---|
| | | | WPL interest rate | WPL interest rate |
| 1 - 9 | May 2024 | Tier 0 | Standard rate | Standard rate |
| 10 - 31 | | Tier 1 | Promotional rate (May - Jul) | Promotional rate (May - Aug) |
| 1 - 19 | Tier 0 | | | |
| 20 - 30 | | | | |
| 1 - 31 | | | | |
| 1 - 31 | | Aug 2024 | Standard rate | Standard rate |
| 1 - 30 | Sep 2024 | | | |

**4. No change to promotion period upon status change
Premier Elite Customer downgrade to Premier**

A Premier Elite customer achieved TTC Trading Tier 1 on 10 May 2024 and no further trading afterwards. Customer has downgraded from Premier Elite to Premier on 20 Jun 2024.

| Date | Month | TTC Trading Tier | First time achieved TTC Trading Tier 1 on 10 May 2024 as a Premier Elite Customer | Downgraded to Premier Customer on 20 Jun 2024 |
|---------|----------|------------------|---|---|
| | | | WPL interest rate | WPL interest rate |
| 1 - 9 | May 2024 | Tier 0 | Standard rate | Standard rate |
| 10 - 31 | | Tier 1 | Promotional rate (May - Aug) | Promotional rate |
| 1 - 19 | Tier 0 | | | |
| 20 - 30 | | | | |
| 1 - 31 | | | | |
| 1 - 31 | | Aug 2024 | Standard rate | Standard rate |
| 1 - 30 | Sep 2024 | | | |

note: this illustration is also applicable for Premier Elite Customer downgrade to HSBC One Customer.

Premier Customer downgrade to HSBC One

A Premier customer achieved TTC Trading Tier 1 on 10 May 2024 and no further trading afterwards. Customer has downgraded from Premier to HSBC One on 20 Jun 2024.

| Date | Month | TTC Trading Tier | First time achieved TTC Trading Tier 1 on 10 May 2024 as a Premier Customer | Downgraded to HSBC One Customer on 20 Jun 2024 |
|---------|----------|------------------|---|--|
| | | | WPL interest rate | WPL interest rate |
| 1 - 9 | May 2024 | Tier 0 | Standard rate | Standard rate |
| 10 - 31 | | Tier 1 | Promotional rate (May - Jul) | Promotional rate |
| 1 - 19 | Tier 0 | | | |
| 20 - 30 | | | | |
| 1 - 31 | | | | |
| 1 - 31 | | Aug 2024 | Standard rate | Standard rate |

5. **Promotion period ended immediately – opt-out from TTC member**

Customer achieved TTC Trading Tier 1 on 10 May 2024 and opt-out from TTC member on 15 Jun 2024.

For **Premier Elite** customers:

| Date | Month | First time achieved TTC Trading Tier 1 on 10 May 2024 | | Opt-out from TTC member on 15 Jun 2024 | |
|---------|----------|---|--|--|-------------------|
| | | TTC Trading Tier | WPL interest rate | TTC Trading Tier | WPL interest rate |
| 1 - 9 | May 2024 | Tier 0 | Standard rate | Tier 0 | Standard rate |
| 10 - 31 | | Tier 1 | Promotional rate (May - Aug) | Tier 1 | Promotional rate |
| 1 - 14 | Tier 0 | Tier 0 | | | |
| 15 - 30 | | Jun 2024 | | | |
| 1 - 31 | | Jul 2024 | | | |
| 1 - 31 | | Aug 2024 | Not applicable | Standard rate | |
| 1 - 30 | Sep 2024 | Standard rate | | | |

For **Premier** customers:

| Date | Month | First time achieved TTC Trading Tier 1 on 10 May 2024 | | Opt-out from TTC member on 15 Jun 2024 | |
|---------|----------|---|--|--|-------------------|
| | | TTC Trading Tier | WPL interest rate | TTC Trading Tier | WPL interest rate |
| 1 - 9 | May 2024 | Tier 0 | Standard rate | Tier 0 | Standard rate |
| 10 - 31 | | Tier 1 | Promotional rate (May - Jul) | Tier 1 | Promotional rate |
| 1 - 14 | Tier 0 | Tier 0 | | Tier 0 | |
| 15 - 30 | | Jun 2024 | | | |
| 1 - 31 | | Jul 2024 | Not applicable | Standard rate | |
| 1 - 31 | | Aug 2024 | Standard rate | | |