

# Key Facts Statement (KFS) for Investment Financing Facility

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

*Investment Financing*  
2 June 2025

This product is an Investment Financing facility.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to the investment account statements for the latest terms of your 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 Investment Financing facilities falling within the respective loan amount brackets below:

Loan Amount (in HKD)	Annualised interest rate (or range of annualised interest rate)
Up to HKD5,000	HSBC's HKD Best Lending Rate <sup>1</sup> – 0.25% <sup>2</sup>  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
Above HKD5,000 and up to HKD20,000	
Above HKD20,000 and up to HKD100,000	
Above HKD100,000	

Loan Amount (in USD)	Annualised interest rate (or range of annualised interest rate)
Up to USD5,000	HSBC's USD Best Lending Rate <sup>1</sup> – 1.12% <sup>2</sup>  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
Above USD5,000 and up to USD20,000	
Above USD20,000 and up to USD100,000	
Above USD100,000	

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.

Interest rate re-fixing for this loan takes place daily.

Latest rate and other details of HSBC's HKD Best Lending Rate is published on our website [[www.hsbc.com.hk/investments/market-information/hk/lending-rate/](http://www.hsbc.com.hk/investments/market-information/hk/lending-rate/)].

Latest rate and other details of HSBC's USD Best Lending Rate is published on our website [[www.hsbc.com.hk/investments/market-information/us/lending-rate/](http://www.hsbc.com.hk/investments/market-information/us/lending-rate/)].

\* Annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

### Annualised Overdue / Default Interest Rate

Not Applicable

Interest Rates and Interest Charges																	
<b>Overlimit Interest Rate</b>	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																	
<b>Repayment Frequency</b>	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.																
<b>Periodic Repayment Amount</b>	This loan does not require periodic repayment in regular amount.																
<b>Total Repayment Amount</b>	<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 (in HKD)</th><th>Total repayment amount for the interest rate specified above</th></tr> </thead> <tbody> <tr> <td>HKD5,000</td><td>HKD5,250.00</td></tr> <tr> <td>HKD20,000</td><td>HKD21,000.00</td></tr> <tr> <td>HKD100,000</td><td>HKD105,000.00</td></tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Loan Amount (in USD)</th><th>Total repayment amount for the interest rate specified above</th></tr> </thead> <tbody> <tr> <td>USD5,000</td><td>USD5,285.41</td></tr> <tr> <td>USD20,000</td><td>USD21,141.64</td></tr> <tr> <td>USD100,000</td><td>USD105,708.19</td></tr> </tbody> </table> <p>Assumptions:  The loan period is one year (365 days).  The Interest Rate Benchmark: HSBC's HKD Best Lending Rate is 5.25%, HSBC's USD Best Lending Rate is 6.75%, 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.</p> <p><b>Remark:</b> 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/wealth-financing/products/investment-financing/]</p>	Loan Amount (in HKD)	Total repayment amount for the interest rate specified above	HKD5,000	HKD5,250.00	HKD20,000	HKD21,000.00	HKD100,000	HKD105,000.00	Loan Amount (in USD)	Total repayment amount for the interest rate specified above	USD5,000	USD5,285.41	USD20,000	USD21,141.64	USD100,000	USD105,708.19
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Fees and Charges																	
<b>Annual Fee / Fee</b>	Not Applicable																
<b>Late Payment Fee and Charge</b>	Not Applicable																
<b>Overlimit Handling Fee</b>	Not Applicable																

## Fees and Charges

<b>Returned Cheque Charge / Rejected Autopay Charge</b>	Not Applicable
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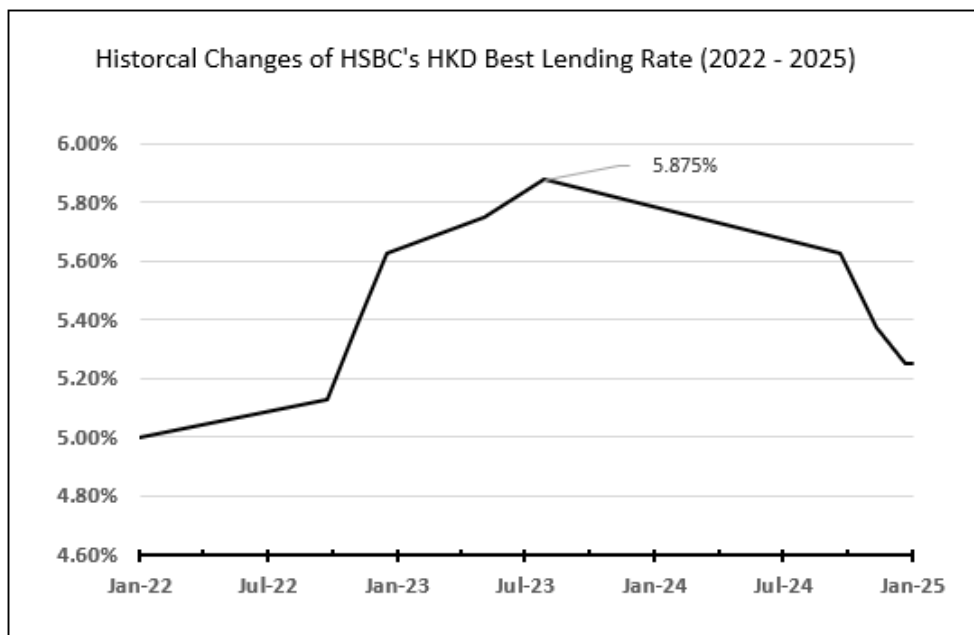
## Additional Information

- <sup>1</sup> Interest Rate Benchmark: HSBC's HKD Best Lending Rate and HSBC's USD Best Lending Rate respectively refer to the Hong Kong dollar (HKD) or U.S. dollar (USD) Best Lending rates 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 rates.  
[HKD: [www.hsbc.com.hk/investments/market-information/hk/lending-rate/](http://www.hsbc.com.hk/investments/market-information/hk/lending-rate/)]  
[USD: [www.hsbc.com.hk/investments/market-information/us/lending-rate/](http://www.hsbc.com.hk/investments/market-information/us/lending-rate/)]
- <sup>2</sup> We may amend the interest rate spread 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 the 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.
- Interest for HKD loan is calculated on the basis of actual number of days elapsed and 365 days in a year (or 366 days in a leap year). Interest for USD loan is calculated on the basis of actual number of days elapsed and 360 days in a year.
- Please refer to the Investment Financing Product Factsheet for key features including portfolio margin ratio, margin call, forced liquidation and the remedial actions required, example illustrations, key risks etc.
- The loan is subject to the Investment Financing Terms and Conditions.
- For latest information, please refer to HSBC website [www.hsbc.com.hk/wealth-financing/products/investment-financing/](http://www.hsbc.com.hk/wealth-financing/products/investment-financing/).
- 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).

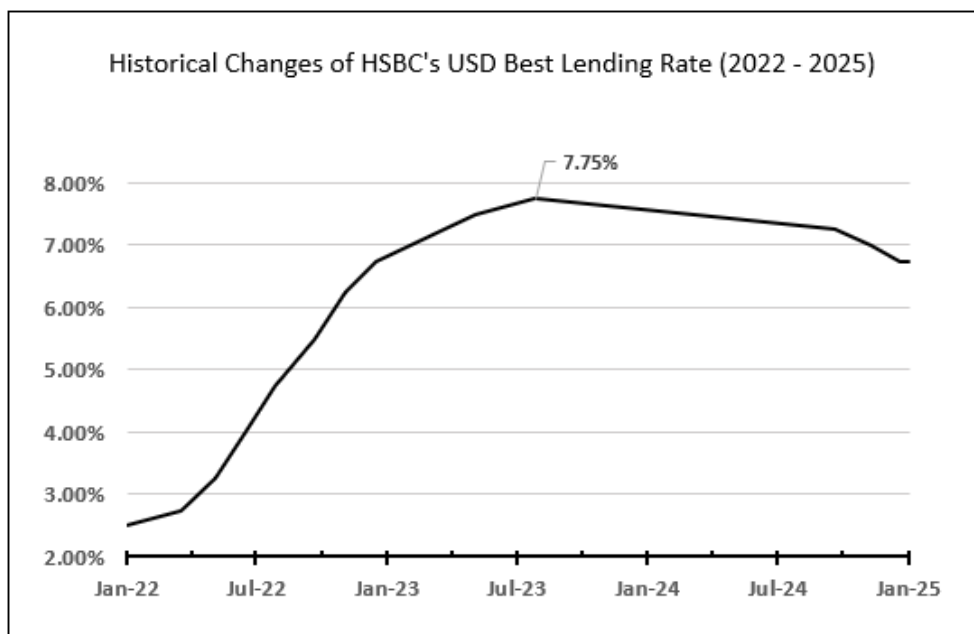
## Reference Information

### Historical Changes of Interest Rate Benchmark

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%.



The highest HSBC's USD Best Lending Rate noted in the past 3 years is 7.75%.

### 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 (in HKD)	Total repayment amount based on the highest interest rate noted in the past 3 years
HKD5,000	HKD5,281.25
HKD20,000	HKD21,125.00
HKD100,000	HKD105,625.00

Loan Amount (in USD)	Total repayment amount based on the highest interest rate noted in the past 3 years
USD5,000	USD5,336.10
USD20,000	USD21,344.42
USD100,000	USD106,722.08

#### Assumptions:

The loan period is one year (365 days).

The Interest Rate Benchmark: HSBC's HKD Best Lending Rate is 5.875%, HSBC's USD Best Lending Rate is 7.75%, 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.