

# 新股认购贷款融通服务产品资料概要

香港上海汇丰银行有限公司（「本行」或「我们」）

新股认购贷款融通  
2025年3月31日

<p>此乃新股认购贷款融通服务产品。</p> <p>本概要所提供的利率、费用及收费等资料仅供参考。请参阅已提交的新股认购贷款融通申请及汇丰首次公开发售代理人服务及新股认购贷款融通条款及细则以了解产品的最终条款。</p> <p>在申请此产品前，请阅读并理解本概要中的资讯。提交申请时，您将被要求确认已阅读并理解本概要的内容。</p>	
<b>利率及利息支出</b>	
年化利率	不适用
逾期还款年化利率 / 就违约贷款收取的年化利率	<p>如新股认购贷款融通的结算户口于扣除认购款项日及/或还款日有结欠，而户口亦没有预设信贷服务，适用于相关户口的未经受权透支当行利率会应用于贷款透支金额，直至您的结欠全数结清。</p> <p>详情请参阅本行网站的银行费用服务简介 [ <a href="http://www.hsbc.com.hk/zh-cn/fees/">www.hsbc.com.hk/zh-cn/fees/</a> ]。</p> <p>如新股认购贷款融通的结算户口有预设信贷服务，该信贷服务相关的利率及费用会应用于贷款，详情请参阅相关信贷服务资讯。</p>
超出信贷限额利率	不适用
<b>还款</b>	
还款频率	本贷款融通服务无需分期偿还固定金额。
分期还款金额	本贷款融通服务无需分期偿还固定金额。
总还款金额	<p>总还款金额按照贷款其间的实际新股认购贷款融通金额加上任何适用的贷款费用而定。</p> <p>注：如要计算适用于您特定情况的上述资讯，您可透过本行的网站 / 主要网上银行平台上的贷款融通费用计算机，取得相关参考资料。 [ <a href="http://www.hsbc.com.hk/zh-cn/investments/products/ipo/">www.hsbc.com.hk/zh-cn/investments/products/ipo/</a> ]</p>
<b>费用及收费</b>	
贷款费用	<p>于贷款期间，贷款费率将会应用于新股认购贷款融通金额。</p> <p>贷款费用按个别首次公开发售的新股认购贷款融通而定。我们会于申请时提供有关收费资讯给您。详情请参阅本行网站，网上 / 流动理财，或相关的申请文件上的新股认购资讯。</p>

借定唔借？还得到先好借！

费用及收费	
新股认购贷款融通申请费用	<p>每宗新股认购贷款融通收取定额费用。</p> <p>申请费用按个别首次公开发售的新股认购贷款融通而定。我们会于申请时提供有关收费资讯给您。详情请参阅本行网站，网上 / 流动理财，或相关的申请文件上的新股认购资讯。</p>
逾期还款费用及收费	<p>如新股认购贷款融通的结算户口于扣除认购款项日及/或还款日有结欠，而户口亦没有预设信贷服务，适用于相关户口的未经授权透支手续费会应用于每宗透支。</p> <p>详情请参阅本行网站的银行费用服务简介 [ <a href="http://www.hsbc.com.hk/zh-cn/fees/">www.hsbc.com.hk/zh-cn/fees/</a> ]。</p> <p>如新股认购贷款融通的结算户口有预设信贷服务，该信贷服务相关的利率及费用会应用于贷款，详情请参阅相关信贷服务资讯。</p>
超出信贷限额手续费	不适用
退票 / 退回自动转帐授权指示的费用	不适用
其他资料	
<ul style="list-style-type: none"> <li>贷款费用根据贷款融通金额每日累算，并按实际使用贷款日数，以每年 365 天（或闰年为 366 天）为基础计算。不论是否在新股认购贷款融通下提取任何款项，贷款费用会于还款日从您的结算户口中扣取。</li> <li>逾期还款年化利率 / 就违约贷款收取的年化利率根据您的新股认购贷款融通的结算户口于扣除认购款项日及/或还款日的结欠每日累算。并按实际使用贷款日数，以每年 365 天（或闰年为 366 天）为基础计算。逾期还款年化利率 / 就违约贷款收取的年化利率会于每月 28 日从您的结算户口中扣取。如该日为星期日或公众假期，则会在前一个营业日扣取。</li> <li>贷款融通申请费用会于本行收到申请表后的任何时间从您的结算户口中扣取。即使您的申请不成功或部份成功，此费用概不退还。</li> <li>客户的结算户口会用于偿还新股认购贷款融通费用。</li> <li>有关产品主要特征之详情，请参阅汇丰的首次公开发售（IPO）认购服务网站或汇丰首次公开发售代理人服务及新股认购贷款融通条款及细则，内容包括例子说明以及主要风险。</li> <li>贷款融通服务须符合汇丰首次公开发售代理人服务及新股认购贷款融通条款及细则。</li> <li>有关最新资讯，请浏览汇丰网站 [ <a href="http://www.hsbc.com.hk/zh-cn/investments/products/ipo/">www.hsbc.com.hk/zh-cn/investments/products/ipo/</a> ]。</li> <li>请留意，本行并无委托任何第三方转介信贷服务申请，亦不会办理任何由第三方在有利益安排下转介的申请。</li> <li>如有查询，请联络您的专属客户经理或致电热线 2233 3033（汇丰环球私人银行客户），2233 3033（汇丰卓越理财尊尚客户），2233 3322（汇丰卓越理财客户），2233 3000（其他客户）。</li> </ul>	

此概要的中文版本仅供参考。如中文及英文版本有任何不一致，概以英文版本为准。

# Key Facts Statement (KFS) for IPO Loan Facility

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

IPO Loan Facility  
31 March 2025

<p><b>This product is an Initial Public Offering (IPO) loan facility.</b></p> <p>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to the IPO loan facility application submitted and the Terms and Conditions for HSBC IPO Nominees Services and IPO Loan Facility for the final 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>	
<b>Interest Rates and Interest Charges</b>	
<b>Annualised Interest Rate</b>	Not Applicable
<b>Annualised Overdue / Default Interest Rate</b>	<p>If there is a negative balance in your IPO Loan Facility's settlement account on date of debit subscription cost and/or date of repayment, and there is no pre-arranged credit facility, corresponding unauthorised overdraft prevailing interest rates will be charged, until the negative balance is settled in full.</p> <p>Please refer to the Bank Tariff on the Bank's website [ <a href="http://www.hsbc.com.hk/fees/">www.hsbc.com.hk/fees/</a> ] for details.</p> <p>If your IPO Loan Facility's settlement account has pre-arranged credit facility, relevant interest and fees applicable to the specific facility will apply. Please refer to the specific facility for details.</p>
<b>Overlimit Interest Rate</b>	Not Applicable
<b>Repayment</b>	
<b>Repayment Frequency</b>	This loan facility does not require periodic repayment in regular amount.
<b>Periodic Repayment Amount</b>	This loan facility does not require periodic repayment in regular amount.
<b>Total Repayment Amount</b>	<p>Total repayment amount depends on the actual IPO loan facility amount plus any applicable facility fee over the loan period.</p> <p><b>Remark:</b> Please use our online facility fee calculator accessible from our website / principal Internet platform to obtain reference information.</p> <p>[ <a href="http://www.hsbc.com.hk/investments/products/ipo/">www.hsbc.com.hk/investments/products/ipo/</a> ]</p>
<b>Fees and Charges</b>	
<b>Facility Fee</b>	<p>A facility rate applies to the IPO loan facility amount over the loan facility period.</p> <p>Facility fee may vary for each IPO loan facility. We will provide pricing information to you at the time of your application. Please refer to details of the specific IPO on HSBC's website, online / mobile application platforms or the relevant application documents.</p>

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

Fees and Charges	
<b>IPO Loan Facility Application Fee</b>	<p>A fixed fee per IPO loan facility.</p> <p>Application fee may vary for each IPO loan facility. We will provide pricing information to you at the time of your application. Please refer to details of the specific IPO on HSBC's website, online / mobile application platforms or the relevant application documents.</p>
<b>Late Payment Fee and Charge</b>	<p>If there is negative balance in your IPO Loan Facility's settlement account on date of debit subscription cost and/or date of repayment, and there is no pre-arranged credit facility, corresponding unauthorised overdraft handling charges will be charged on each occasion respectively.</p> <p>Please refer to the Bank Tariff on the Bank's website [ <a href="http://www.hsbc.com.hk/fees/">www.hsbc.com.hk/fees/</a> ] for details.</p> <p>If your IPO Loan Facility's settlement account has pre-arranged credit facility, relevant interest and fees applicable to the specific facility will apply. Please refer to the specific facility for details.</p>
<b>Overlimit Handling Fee</b>	Not applicable
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	Not Applicable
Additional Information	
<ul style="list-style-type: none"> <li>Facility fee is accrued daily based on the IPO loan facility amount and is calculated on the basis of actual number of days elapsed and 365 days in a year (or 366 days in a leap year). Facility fee is deducted from your settlement account on the repayment date, regardless of whether any amount is drawdown under the IPO loan facility.</li> <li>Annualised Overdue / Default Interest Rate is accrued daily based on the negative balance on date of debit subscription cost and/or date of repayment and is calculated on the basis of actual number of days elapsed and 365 days in a year (or 366 days in a leap year). Annualised Overdue / Default Interest Rate is deducted from your settlement 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.</li> <li>IPO loan facility application fee is deducted from your settlement account at anytime after the Bank received the application. This fee is non-refundable even if your application is unsuccessful or only partly successful.</li> <li>The customer's settlement account will be used for repayment of the IPO loan facility.</li> <li>Please refer to the HSBC website for IPOs or the Terms and Conditions for HSBC IPO Nominees Services and IPO Loan Facility for key features, example illustrations, key risks.</li> <li>The loan facility is subject to the Terms and Conditions for HSBC IPO Nominees Services and IPO Loan Facility.</li> <li>For latest information, please refer to HSBC website [ <a href="http://www.hsbc.com.hk/investments/products/ipo/">www.hsbc.com.hk/investments/products/ipo/</a> ].</li> <li>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.</li> <li>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).</li> </ul>	

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.