



分期「万应钱」优惠利率

推广期: 2025年4月10日至 2025年5月13日（首尾两天包括在内）

贷款额 (港元)	每月平息				每月还款额(港元) - 以每港币10,000元贷款额计算 (实际年利率)										
	6-12个月	13-24个月	25-36个月	37-60个月	6个月	9个月	12个月	18个月	24个月	30个月	36个月	42个月	48个月	54个月	60个月
5,000 - 99,999	0.73%	0.72%	0.70%	0.68%	\$1,739.7	\$1,184.2	\$906.4	\$627.6	\$488.7	\$403.4	\$347.8	\$306.1	\$276.4	\$253.2	\$234.7
					15.93%	16.67%	17.01%	16.99%	17.00%	16.46%	16.34%	15.76%	15.64%	15.50%	15.38%
100,000 - 199,999	0.50%	0.49%	0.47%	0.45%	\$1,716.7	\$1,161.2	\$883.4	\$604.6	\$465.7	\$380.4	\$324.8	\$283.1	\$253.4	\$230.2	\$211.7
					10.71%	11.23%	11.47%	11.43%	11.48%	11.01%	10.97%	10.46%	10.42%	10.35%	10.30%
200,000 - 299,999	0.47%	0.46%	0.44%	0.42%	\$1,713.7	\$1,158.2	\$880.4	\$601.6	\$462.7	\$377.4	\$321.8	\$280.1	\$250.4	\$227.2	\$208.7
					10.05%	10.54%	10.76%	10.72%	10.77%	10.30%	10.27%	9.76%	9.73%	9.68%	9.63%
300,000 - 399,999	0.45%	0.44%	0.42%	0.40%	\$1,711.7	\$1,156.2	\$878.4	\$599.6	\$460.7	\$375.4	\$319.8	\$278.1	\$248.4	\$225.2	\$206.7
					9.60%	10.07%	10.29%	10.24%	10.29%	9.83%	9.80%	9.30%	9.28%	9.22%	9.18%
400,000 - 599,999	0.42%	0.41%	0.39%	0.37%	\$1,677.7	\$1,122.2	\$844.4	\$580.6	\$441.7	\$357.4	\$301.8	\$260.1	\$230.4	\$207.2	\$188.7
					8.94%	9.38%	9.59%	9.53%	9.58%	9.13%	9.10%	8.61%	8.59%	8.54%	8.51%
600,000 - 999,999	0.39%	0.38%	0.36%	0.34%	\$1,705.7	\$1,150.2	\$872.4	\$593.6	\$454.7	\$369.4	\$313.8	\$272.1	\$242.4	\$219.2	\$200.7
					8.28%	8.69%	8.89%	8.82%	8.87%	8.42%	8.40%	7.91%	7.90%	7.86%	7.84%
1,000,000 - 1,499,999	0.36%	0.35%	0.33%	0.31%	\$1,702.7	\$1,147.2	\$869.4	\$590.6	\$451.7	\$366.4	\$310.8	\$269.1	\$239.4	\$216.2	\$197.7
					7.63%	8.01%	8.19%	8.11%	8.16%	7.72%	7.70%	7.22%	7.21%	7.18%	7.16%
1,500,000 或以上	0.13%	0.33%	0.32%	0.30%	\$1,679.7	\$1,124.2	\$846.4	\$588.6	\$449.7	\$365.4	\$309.8	\$268.1	\$238.4	\$215.2	\$196.7
					2.71%	2.86%	2.92%	7.64%	7.69%	7.48%	7.47%	6.99%	6.98%	6.95%	6.93%

上列的每月还款额及实际年利率已按还款期 6 个月、9 个月、12 个月、18 个月、24 个月、30 个月、36 个月、42 个月、48 个月、54 个月和 60 个月及以每港币 10,000 元贷款额而厘订。每月还款额已被进位至小数后一个位。实际年利率是采用香港银行公会所载的有关指引计算，并已被约至小数后两个位。实际年利率是一个参考利率，以年化利率展示出已包括所有适用的利率、手续费及收费。个别客户的利率或有差异。就属于您的实际年利率，请致电本行热线；或登入网上理财或 HSBC HK App 查询。适用于个别户口的每月还款额或有差异，客户可参照其贷款通知函上所列明的资料为准。

受条款及细则约束。
借定唔借？还得到先好借！