

# 新股認購貸款融通服務產品資料概要

香港上海滙豐銀行有限公司（「本行」或「我們」）

新股認購貸款融通  
2025年3月31日

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| <p>此乃新股認購貸款融通服務產品。</p> <p>本概要所提供的利率、費用及收費等資料僅供參考。請參閱已提交的新股認購貸款融通申請及滙豐首次公開發售代理人服務及新股認購貸款融通條款及細則以了解產品的最終條款。</p> <p>在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。</p> |  |
| <b>利率及利息支出</b>  |  |
| 年化利率  | 不適用  |
| 逾期還款年化利率 / 就違約貸款收取的年化利率   | <p>如新股認購貸款融通的結算戶口於扣除認購款項日及/或還款日有結欠，而戶口亦沒有預設信貸服務，適用於相關戶口的未經授權透支當行利率會應用於貸款透支金額，直至您的結欠全數結清。</p> <p>詳情請參閱本行網站的銀行費用服務簡介 [ <a href="http://www.hsbc.com.hk/zh-hk/fees/">www.hsbc.com.hk/zh-hk/fees/</a> ]。</p> <p>如新股認購貸款融通的結算戶口有預設信貸服務，該信貸服務相關的利率及費用會應用於貸款，詳情請參閱相關信貸服務資訊。</p> |
| 超出信貸限額利率  | 不適用  |
| <b>還款</b>   |  |
| 還款頻率  | 本貸款融通服務無需分期償還固定金額。   |
| 分期還款金額  | 本貸款融通服務無需分期償還固定金額。   |
| 總還款金額   | <p>總還款金額按照貸款其間的實際新股認購貸款融通金額加上任何適用的貸款費用而定。</p> <p>註：如要計算適用於您特定情況的上述資訊，您可透過本行的網站 / 主要網上銀行平台上的貸款融通費用計算機，取得相關參考資料。<br/>[ <a href="http://www.hsbc.com.hk/zh-hk/investments/products/ipo">www.hsbc.com.hk/zh-hk/investments/products/ipo</a> ]</p>                            |
| <b>費用及收費</b>  |  |
| 貸款費用  | <p>於貸款期間，貸款費率將會應用於新股認購貸款融通金額。</p> <p>貸款費用按個別首次公開發售的新股認購貸款融通而定。我們會於申請時提供有關收費資訊給您。詳情請參閱本行網站，網上 / 流動理財，或相關的申請文件上的新股認購資訊。</p>  |

借定唔借？還得到先好借！

| 費用及收費  |  |
|--|--|
| 新股認購貸款融通申請費用   | <p>每宗新股認購貸款融通收取定額費用。</p> <p>申請費用按個別首次公開發售的新股認購貸款融通而定。我們會於申請時提供有關收費資訊給您。詳情請參閱本行網站，網上 / 流動理財，或相關的申請文件上的新股認購資訊。</p>   |
| 逾期還款費用及收費  | <p>如新股認購貸款融通的結算戶口於扣除認購款項日及/或還款日有結欠，而戶口亦沒有預設信貸服務，適用於相關戶口的未經授權透支手續費會應用於每宗透支。</p> <p>詳情請參閱本行網站的銀行費用服務簡介 [ <a href="http://www.hsbc.com.hk/zh-hk/fees/">www.hsbc.com.hk/zh-hk/fees/</a> ]。</p> <p>如新股認購貸款融通的結算戶口有預設信貸服務，該信貸服務相關的利率及費用會應用於貸款，詳情請參閱相關信貸服務資訊。</p> |
| 超出信貸限額手續費  | 不適用  |
| 退票 / 退回自動轉帳授權指示的費用   | 不適用  |
| 其他資料   |  |
| <ul style="list-style-type: none"> <li>貸款費用根據貸款融通金額每日累算，並按實際使用貸款日數，以每年 365 天（或閏年為 366 天）為基礎計算。不論是否在新股認購貸款融通下提取任何款項，貸款費用會於還款日從您的結算戶口中扣取。</li> <li>逾期還款年化利率 / 就違約貸款收取的年化利率根據您的新股認購貸款融通的結算戶口於扣除認購款項日及/或還款日的結欠每日累算。並按實際使用貸款日數，以每年 365 天（或閏年為 366 天）為基礎計算。逾期還款年化利率 / 就違約貸款收取的年化利率會於每月 28 日從您的結算戶口中扣取。如該日為星期日或公眾假期，則會在第一個營業日扣取。</li> <li>貸款融通申請費用會於本行收到申請表後的任何時間從您的結算戶口中扣取。即使您的申請不成功或僅部份成功，此費用概不退還。</li> <li>客戶的結算戶口會用於償還新股認購貸款融通費用。</li> <li>有關產品主要特徵之詳情，請參閱滙豐的首次公開發售（IPO）認購服務網站或滙豐首次公開發售代理人服務及新股認購貸款融通條款及細則，內容包括例子說明以及主要風險。</li> <li>貸款融通服務須符合滙豐首次公開發售代理人服務及新股認購貸款融通條款及細則。</li> <li>有關最新資訊，請瀏覽滙豐網站[ <a href="http://www.hsbc.com.hk/zh-hk/investments/products/ipo/">www.hsbc.com.hk/zh-hk/investments/products/ipo/</a> ]。</li> <li>請留意，本行並無委託任何第三方轉介信貸服務申請，亦不會辦理任何由第三方在有利益安排下轉介的申請。</li> <li>如有查詢，請聯絡您的專屬客戶經理或致電熱線 2233 3033（滙豐環球私人銀行客戶），2233 3033（滙豐卓越理財尊尚客戶），2233 3322（滙豐卓越理財客戶），2233 3000（其他客戶）。</li> </ul> |  |

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

# 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>This product is an Initial Public Offering (IPO) loan facility.</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.