

Key Facts Statement (KFS) for Insurance Premium Financing

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

Insurance Premium Financing

June 2025

This product is an interest-only instalment loan facility secured by an insurance policy as collateral.

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

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

Interest Rate

For a loan amount of HK\$100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate	<p>HSBC's USD Best Lending Rate minus 1.5%, subject to a minimum rate of 0.75% (which may be applied by us at any time without prior notice)</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p>	<p>HSBC's USD Best Lending Rate minus 1.5%, subject to a minimum rate of 0.75% (which may be applied by us at any time without prior notice)</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p>	<p>HSBC's USD Best Lending Rate minus 1.5%, subject to a minimum rate of 0.75% (which may be applied by us at any time without prior notice)</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p>

The interest rate in our confirmation letter of your loan may change during the tenor of this loan.

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 the HSBC's Best Lending Rate ("BLR") is published on our website: <https://www.hsbc.com.hk/investments/market-information/us/lending-rate/>.

Annualised Percentage Rate (APR)

For a loan amount of HK\$100,000:

Loan Tenor	6-month	12-month	24-month
APR	<p>HSBC's USD Best Lending Rate minus 1.5%, subject to a minimum rate of 0.75% (which may be applied by us at any time without prior notice)</p>	<p>HSBC's USD Best Lending Rate minus 1.5%, subject to a minimum rate of 0.75% (which may be applied by us at any time without prior notice)</p>	<p>HSBC's USD Best Lending Rate minus 1.5%, subject to a minimum rate of 0.75% (which may be applied by us at any time without prior notice)</p>

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

Annualised Overdue / Default Interest Rate	HSBC's USD Best Lending Rate plus 6%														
	If we do not receive full repayment of the total outstanding balance at tenor end, you are required to pay default interest rate of HSBC's USD Best Lending Rate + 6% per annum on the outstanding loan principal amount. Such default interest will accrue daily until the date we receive full repayment of the loan.														
Repayment															
Repayment Frequency	This loan requires one principal repayment at tenor end but interest payment on a monthly basis.														
Periodic Repayment Amount	<div>For a loan amount of HK\$100,000 with monthly interest payment:</div> <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td><td>120-month</td></tr><tr><td>Periodic repayment amount for the interest rate specified above</td><td>HK\$ 437.5 (US\$ 56.09)</td><td>HK\$ 437.5 (US\$ 56.09)</td><td>HK\$ 437.5 (US\$ 56.09)</td><td>HK\$ 437.5 (US\$ 56.09)</td></tr></table> <div>Notes: (1) The above monthly interest payment remains unchanged regardless of the loan tenor. (2) We offer the loan in USD only. (3) Our minimum loan amount is US\$30,000 per application. (4) The above illustration is based on the following assumptions: (i) assuming 30 days in a month, no change in the interest rate during the loan tenor and our USD Best Lending Rate is 6.75% [which was the rate on 28 February 2025]; (ii) an exchange rate of USD 1 = HKD 7.8 is used for illustrative purpose and the exchange rate in actual operations may differ.</div>					Loan Tenor	6-month	12-month	24-month	120-month	Periodic repayment amount for the interest rate specified above	HK\$ 437.5 (US\$ 56.09)	HK\$ 437.5 (US\$ 56.09)	HK\$ 437.5 (US\$ 56.09)	HK\$ 437.5 (US\$ 56.09)
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Fees and Charges															
Handling Fee	Not applicable														
Late Payment Fee and Charge	US\$40 per month if we do not receive each monthly payment of interest in full on its due date.														
Prepayment / Early Settlement / Redemption Fee	Not applicable														

Returned Cheque / Rejected Autopay Charge	Not applicable																
Additional Information																	
<ul style="list-style-type: none"> Annualised Percentage Rate (APR) means 'Annualised interest rate' in Insurance Premium Financing Product Summary. We offer the loan in US dollar only. Only policies listed in the PF Eligible Collateral Fact Sheet can be used as collateral for Insurance Premium Financing. Monthly payments of interest and repayment of outstanding loan amount at tenor end will be deducted automatically from your repayment account. You are required to have sufficient funds in your repayment account to pay monthly interest and repay the loan principal. If any payment of monthly interest is overdue for 90 days, or the repayment of total outstanding loan balance is not paid within 60 days from expiry of the loan tenor, the policy will be surrendered to repay the outstanding loan balance, being loan principal, interest, fees and charges (if any). HSBC's USD Best Lending Rate is the US dollar best lending rate quoted by us from time to time. Interest is charged on the actual number of days and calculated based on 360 days in a year. The interest payment amounts / default interest payment depends on the USD Best Lending Rate which is subject to market fluctuations, and we have the right to vary such rate at our discretion. The amount of payment of interest each month may change if you make an early repayment of principal. You may make early repayment of the outstanding principal amount of the Insurance Premium Financing (in whole or in part) twice per year. You can refer to the Insurance Premium Financing Product Summary for the impact of the loan on the amount of insurance death benefit and cash value available for payout to you or your beneficiary(ies). The loan is subject to the Insurance Premium Financing Terms and Conditions. If you cancel the insurance policy within the prescribed cooling-off period, the Premium Financing will also be cancelled, and no interest and costs will be incurred. If the policy is surrendered, the surrender value will be used to settle the outstanding loan balance first, before any remaining amount is paid to you. Please note that we do not appoint any third parties to refer Insurance Premium Financing applications to us and will not process any application referred by a third party. For enquiry, please contact your Relationship Manager or call us at 2233 3322. 																	
Reference Information																	
Historical Changes of Interest Rate Benchmark	<p>The chart below is provided for illustrative purposes only and shows the historical movement of HSBC's USD Best Lending Rate benchmark in the past 3 years.</p> <div data-bbox="405 1429 1358 2033"> <p style="text-align: center;">Historical Changes of HSBC's USD Best Lending Rate (2022 - 2024)</p> <table border="1"> <caption>Estimated Data Points for Historical Changes of HSBC's USD Best Lending Rate</caption> <thead> <tr> <th>Date</th> <th>Rate (%)</th> </tr> </thead> <tbody> <tr> <td>Jan-22</td> <td>2.50</td> </tr> <tr> <td>Jul-22</td> <td>3.00</td> </tr> <tr> <td>Jan-23</td> <td>7.00</td> </tr> <tr> <td>Jul-23</td> <td>7.75</td> </tr> <tr> <td>Jan-24</td> <td>7.50</td> </tr> <tr> <td>Jul-24</td> <td>7.25</td> </tr> <tr> <td>Dec-24</td> <td>6.50</td> </tr> </tbody> </table> </div> <p>The highest HSBC's USD Best Lending Rate noted in the past 3 years is 7.75%.</p>	Date	Rate (%)	Jan-22	2.50	Jul-22	3.00	Jan-23	7.00	Jul-23	7.75	Jan-24	7.50	Jul-24	7.25	Dec-24	6.50
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Dec-24	6.50																

Periodic Repayment Amount (Illustrative Example)	<p>(The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>For a loan amount of HK\$100,000 with monthly interest payment:</p> <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td><td>120-month</td></tr><tr><td>Monthly repayment amount based on the highest interest rate noted in the past 3 years</td><td>HK\$ 520.83 (US\$ 66.77)</td><td>HK\$ 520.83 (US\$ 66.77)</td><td>HK\$ 520.83 (US\$ 66.77)</td><td>HK\$ 520.83 (US\$ 66.77)</td></tr></table> <p><i>Notes:</i></p> <p>(1) The above monthly interest payment remains unchanged regardless of the loan tenor.</p> <p>(2) We offer the loan in USD only.</p> <p>(3) Our minimum loan amount is US\$30,000 per application.</p> <p>(4) The above illustration is based on the following assumptions:</p> <p>(i) assuming 30 days in a month</p> <p>(ii) an exchange rate of USD 1 = HKD 7.8 is used for illustrative purpose and the exchange rate in actual operations may differ.</p>	Loan Tenor	6-month	12-month	24-month	120-month	Monthly repayment amount based on the highest interest rate noted in the past 3 years	HK\$ 520.83 (US\$ 66.77)	HK\$ 520.83 (US\$ 66.77)	HK\$ 520.83 (US\$ 66.77)	HK\$ 520.83 (US\$ 66.77)
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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.

保費融資產品資料概要

香港上海滙豐銀行有限公司（「本行」）

保費融資

2025年6月

此乃以保險單作為抵押品擔保的只付利息分期貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認信以了解您的分期貸款的最終條款。

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。

利率及利息支出

利率

貸款金額為港幣10萬元：

貸款期	6個月	12個月	24個月
利率	滙豐的美元最優惠貸款利率減1.5%，惟以0.75%為最低利率（本行可能隨時在不事先通知的情況下採用最低利率） 本貸款的利率並無上限，可能面對較高的利率風險。	滙豐的美元最優惠貸款利率減1.5%，惟以0.75%為最低利率（本行可能隨時在不事先通知的情況下採用最低利率） 本貸款的利率並無上限，可能面對較高的利率風險。	滙豐的美元最優惠貸款利率減1.5%，惟以0.75%為最低利率（本行可能隨時在不事先通知的情況下採用最低利率） 本貸款的利率並無上限，可能面對較高的利率風險。

本行貸款確認信中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算的。此貸款的主要風險為利率風險。

本貸款的利率重設頻率為[每日]。

有關滙豐的美元最優惠貸款利率的最新利率及其他詳情，請查閱本行網站：
<https://www.hsbc.com.hk/investments/market-information/us/lending-rate/>。

實際年利率

貸款金額為港幣10萬元：

貸款期	6個月	12個月	24個月
實際年利率	滙豐的美元最優惠貸款利率減1.5%，惟以0.75%為最低利率（本行可能隨時在不事先通知的情況下採用最低利率）	滙豐的美元最優惠貸款利率減1.5%，惟以0.75%為最低利率（本行可能隨時在不事先通知的情況下採用最低利率）	滙豐的美元最優惠貸款利率減1.5%，惟以0.75%為最低利率（本行可能隨時在不事先通知的情況下採用最低利率）

逾期還款實際年利率 / 就違約貸款收取的實際年利率

滙豐的美元最優惠貸款利率加6%

若本行於貸款期限結束時未能全數收取未償還貸款餘額，閣下須按滙豐的美元最優惠貸款利率加6%（年利率）就未償還貸款本金金額支付違約利息。該違約利息將會每日累算，直至本行收到貸款的全數金額還款為止。

借定唔借？還得到先好借！

香港上海滙豐銀行有限公司

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還款

還款頻率

本貸款需於貸款期結束償還貸款本金，但每月需支付利息。

分期還款金額

以貸款額港幣10萬元，每月支付利息為例：

貸款期	6個月	12個月	24個月	120個月
根據上述利率計算之分期還款金額	港幣\$ 437.5 (美元\$ 56.09)	港幣\$ 437.5 (美元\$ 56.09)	港幣\$ 437.5 (美元\$ 56.09)	港幣\$ 437.5 (美元\$ 56.09)

說明：

(1) 上述每月利息支付在任何貸款期內保持不變。

(2) 本行僅以美元提供貸款。

(3) 每次申請的最低貸款金額為美元\$30,000。

(4) 以上示例基於以下假設：

(i) 假設每月30日，本行的美元最優惠借貸利率為6.75% [即2025年2月28日之利率]，在貸款期間利率不變；

(ii) 作說明用途的匯率為1美元= 7.8港元，而實際業務的匯率可能不同。

總還款金額

以貸款額港幣10萬元，每月利息支付及貸款期限結束時償還貸款本金為例：

貸款期	6個月	12個月	24個月	120個月
根據上述利率計算之總還款金額	港幣\$ 102,625 (美元\$ 13,157.05)	港幣\$ 105,250 (美元\$ 13,493.59)	港幣\$ 110,500 (美元\$ 14,166.67)	港幣\$ 152,500 (美元\$ 19,551.28)

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(ii) 作說明用途的匯率為1美元= 7.8港元，而實際業務的匯率可能不同。

註：

如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的分期貸款服務計算機或到：
<https://www.hsbc.com.hk/wealth-financing/products/premium-financing/>。

費用及收費

手續費

不適用

逾期還款費用及收費

若本行於每月利息付款到期日仍未全數收取每月利息付款，閣下須每月繳付40美元。

提早還款 / 提前清償 / 贖回的收費

不適用

退票 / 退回自動轉帳授權指示的費用

不適用

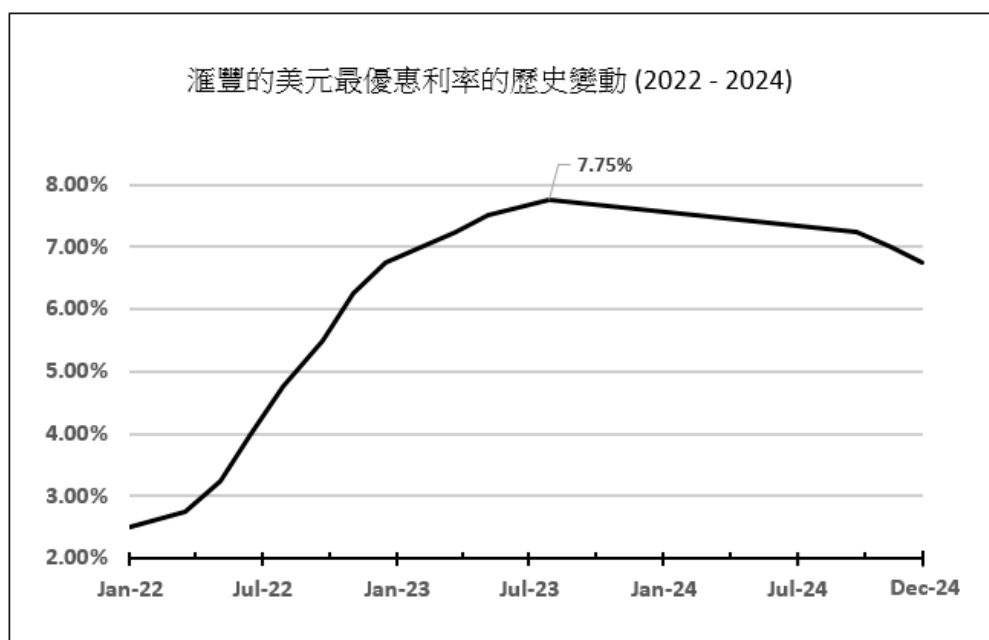
其他資料

- 實際年利率等於保費融資產品簡介的年化利率。
- 本行僅以美元提供貸款。
- 只有保費融資認可抵押品說明書內的保險單才可用作保費融資的抵押品。
- 每月利息付款和貸款期限結束時未償還貸款額之還款將會從閣下的還款戶口自動扣除。
- 閣下的還款戶口須備有充足資金用以支付每月利息和償還貸款本金。若任何每月利息付款逾期90日，或未償還貸款餘額沒有在貸款期限屆滿後60日內償還，保單將被退保以支付未償還貸款餘額，包括貸款本金、利息、費用及收費（如有）。
- 滙豐的美元最優惠貸款利率為本行不時所報的美元最優惠貸款利率。
- 利息以每年360日為基準計算，按實際日數收取。
- 利息付款額 / 違約利息付款取決於美元最優惠貸款利率而定，該利率可因應市況波動而變更，本行可酌情決定更改該利率。
- 每月利息付款金額可因閣下提前清還本金而改變。
- 閣下每年可兩次提前清還保費融資之中未償還的本金金額（全數或部份）。
- 關於貸款對閣下或受益人可得到的身故賠償額及現金價值之影響，請參閱保費融資產品簡介。
- 此貸款受保費融資條款及細則規限。
- 若閣下在訂明的冷靜期內取消保險單，保費融資亦將被取消，不會招致利息及費用。
- 若保單退保，退保價值將會首先用以清還未償還貸款餘額，而任何剩餘款額（如有）則隨後支付給閣下。
- 請留意，本行並無委託任何第三方轉介保費融資申請，亦不會辦理任何由第三方轉介的申請。如有查詢，請聯絡閣下的客戶經理或致電熱線2233 3322。

參考資料

利率基準的歷史變動

下表僅供參考，顯示過去三年內以滙豐的美元最優惠貸款利率為利率基準的歷史變動。



過去三年內，最高的滙豐的美元最優惠貸款利率為 7.75%。

分期還款金額（示例說明）

（以下例子展示了根據過去三年內最高利率計算的分期還款金額。）

以貸款額港幣10萬元，每月利息支付為例：

貸款期	6個月	12個月	24個月	120個月
根據過去三年內最高利率計算的每月還款金額	港幣\$ 520.83 (美元\$ 66.77)	港幣\$ 520.83 (美元\$ 66.77)	港幣\$ 520.83 (美元\$ 66.77)	港幣\$ 520.83 (美元\$ 66.77)

說明：

(1) 上述每月利息支付在任何貸款期內保持不變。

(2) 本行僅以美元提供貸款。

(3) 每次申請的最低貸款金額為美元\$30,000。

(4) 以上示例基於以下假設：

(i) 假設每月30日；

(ii) 作說明用途的匯率為1美元= 7.8港元，而實際業務的匯率可能不同。

總還款金額（示例說明）

（以下例子展示了根據過去三年內最高利率計算的總還款金額。）

以貸款額港幣10萬元，每月利息支付及貸款期限結束時償還貸款本金為例：

貸款期	6個月	12個月	24個月	120個月
根據過去三年內最高利率計算的總還款金額	港幣\$ 103,125 (美元\$ 13,221.15)	港幣\$ 106,250 (美元\$ 13,621.79)	港幣\$ 112,500 (美元\$ 14,423.08)	港幣\$ 162,500 (美元\$ 20,833.33)

說明：

(1) 本行僅以美元提供貸款。

(2) 每次申請的最低貸款金額為美元\$30,000。

(3) 以上示例基於以下假設：

(i) 假設每月30日；

(ii) 作說明用途的匯率為1美元= 7.8港元，而實際業務的匯率可能不同。

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。