



## Preferential Interest Rate for Personal Instalment Loan Redraw

Promotional Period: 11 December 2025 – 3 February 2026 (both dates inclusive)

New Loan amount(HKD)	Flat rate per month	Monthly repayment for every HKD1,000 loan amount								
		Annualised Percentage Rate (APR) for every HKD10,000 loan amount (which comprises an outstanding principal of HKD5,000 and a redrawn loan amount of HKD5,000)								
		6 months	9 months	12 months	18 months	24 months	36 months	48 months	54 months	60 months
3,000 - 49,999	1.13%	\$178.0	\$122.5	\$94.7	\$66.9	\$53.0	\$39.1	\$32.2	\$29.9	\$28.0
		27.66%	28.16%	28.26%	28.08%	27.73%	26.93%	26.15%	25.77%	25.41%
50,000 - 99,999	1.11%	\$177.8	\$122.3	\$94.5	\$66.7	\$52.8	\$38.9	\$32.0	\$29.7	\$27.8
		27.17%	27.64%	27.74%	27.57%	27.23%	26.45%	25.70%	25.32%	24.98%
100,000 - 199,999	1.01%	\$176.8	\$121.3	\$93.5	\$65.7	\$51.8	\$37.9	\$31.0	\$28.7	\$26.8
		24.69%	25.08%	25.16%	25.02%	24.74%	24.08%	23.44%	23.12%	22.82%
200,000 - 399,999	0.93%	\$176.0	\$120.5	\$92.7	\$64.9	\$51.0	\$37.1	\$30.2	\$27.9	\$26.0
		22.74%	23.06%	23.12%	23.00%	22.75%	22.18%	21.63%	21.35%	21.09%
400,000 - 699,999	0.91%	\$175.8	\$120.3	\$92.5	\$64.7	\$50.8	\$36.9	\$30.0	\$27.7	\$25.8
		22.25%	22.56%	22.62%	22.49%	22.26%	21.71%	21.17%	20.90%	20.66%
700,000 - 999,999	0.89%	\$175.6	\$120.1	\$92.3	\$64.5	\$50.6	\$36.7	\$29.8	\$27.5	\$25.6
		21.77%	22.06%	22.11%	21.99%	21.76%	21.23%	20.72%	20.46%	20.22%
1,000,000 or above	0.78%	\$174.5	\$119.0	\$91.2	\$63.4	\$49.5	\$35.6	\$28.7	\$26.4	\$24.5
		19.14%	19.34%	19.36%	19.25%	19.06%	18.64%	18.23%	18.02%	17.83%

- Only applicable to customers who have successfully applied for and drawn down the loan during the promotional period which commences on 11 December 2025 and ends on 3 February 2026, both dates inclusive (the "Promotional Period") with a new approved loan amount of HK\$1,000,000 or above. Based on a monthly flat rate of 0.78%, the Annualised Percentage Rate (APR) would be 19.36% over a repayment period of 12 months. The APR is calculated using method specified in relevant guidelines issued by The Hong Kong Association of Banks, and is rounded up or down to the nearest two decimal places. An APR is a reference rate, which includes all applicable interest rates, fees and charges of the product, expressed as an annualised rate. For your applicable interest rate, please call our hotline 2748 8080; log on to Online Banking or the HSBC HK App. The interest rate that will apply and the amount of interest that will be charged are calculated based on the approved Loan amount and the repayment period. If your Loan application cannot fulfil our credit requirement, the Bank may still process your application on a case-by-case basis, but the interest rate, handling fee, repayment period and/or promotional offer may be adjusted. The Bank will inform you on the finalised Loan details. If you accept the Loan details, we will credit the Loan into your repayment account according to normal procedure. The APR and monthly flat rate for individual customers may vary. For your rates, please call our Hotline, or log on to Online Banking or the HSBC HK App for enquiry.

**Terms and conditions apply.**

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