

再提取分期「万应钱」优惠利率

推广期：2026年6月9日至2026年7月7日（首尾两天包括在内）

| 新贷款额（港元） | 每月平息 | 每港币1,000元贷款额计算之每月还款额 | | | | | | | | |
|-------------------|-------|-----------------------------------------------|---------|--------|--------|--------|--------|--------|--------|--------|
| | | 每港币10,000元贷款额计算之实际年利率（现时贷款结欠及再提取金额各为港币5,000元） | | | | | | | | |
| | | 6个月 | 9个月 | 12个月 | 18个月 | 24个月 | 36个月 | 48个月 | 54个月 | 60个月 |
| 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 或以上 | 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% |

- 只适用于2026年6月9日至2026年7月7日（首尾两天包括在内）推广期（「推广期」）内成功申请及提取贷款的客户，而获批核的新贷款额达港币1,000,000元或以上。以每月平息为0.78%及12个月还款期计算，实际年利率为19.36%。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。就您的专属利率，请致电本行热线2748 8080；登入网上理财或HSBC HK App查询。贷款利率及实际应付利息将按照获批核的贷款额及还款期而厘订。若客户的贷款申请未能符合本行的信贷审批要求，本行或会按个别情况继续处理客户的申请，但利率、手续费、还款期及/或推广优惠可能有所调整。本行会通知客户有关调整后之贷款详情。若客户接纳调整后之贷款条件，本行将按现时程序将贷款存入客户之银行账户。个别客户之每月平息及实际年利率或有差异。请致电本行热线，登入网上理财或HSBC HK App查询。

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