2026 HSBC Personal Large-denomination Certificates of Deposit (55th Session) Fact Sheet（Issuing Terms）

Product Feature			
Product Name	2026 HSBC Personal Large-denomination Certificates of Deposit (55th Session)	**Reference No.**	R20261102003002T
Currency	RMB	**Tenor**	**3M**
Rate Type	Fixed Interest Rate	**Contract Rate**	**1.20%**
Value Date	Interest accrued as of the date of successful subscription	**Due Date**	Date falling **3 months** after successful subscription, which will be set out in the Transaction Confirmation issued by the Bank.
Interest Payment Pattern	Interest and principal paid at the maturity date	**Interest Payment Frequency**	Maturity
Customer Early Withdrawal	Allowed	**Early Withdrawal Interest Rate**	Rate of savings account
Issuance Period	**02/11/2026 – 30/11/2026**		
Minimum Deposit Amount	**CNY 1M**	**Minimum Incremental Amount**	CNY 0.01
Maximum Deposit Amount			
Bank Redemption	Not Allowed	**Transferability**	Yes
Total Issue Size	**CNY 3000M**	**Issue Target**	Individual
Issue Range	HSBC Bank (China) Company Limited All Branches		
Note			
Product Subscription	1. Personal Large-denomination certificates of deposit are issued in electronic manner. 2. Subscribers: individual customers, but certain such products are available to specific customer tiers only. For details, please visit the website of the Bank, the section of Personal Banking, the sub-section of Personal Large-denomination Certificates of Deposit, and the available scope of subscribers is subject to the identification in the product name. 3. Subscription channels: normally our Branches/Sub-Branches, our Customer Service Hotline and Mobile Banking. However, the subscription channels for certain such products are limited to offline channels (i.e., our Branches/Sub-Branches, our Customer Service Hotline). For details, please visit the website of the Bank, the section of Personal Banking, the sub-section of Personal Large-denomination Certificates of Deposit, and the available subscription channels are subject to the identification in the product name.		
Interest Accrual	**1. Interest of personal large-denomination certificate of deposit shall accrue as of the date of successful subscription. Subscription application submitted on a public holiday or weekend will be processed on the first working day immediately after the end of such holiday or weekend.** **2. The interest rate is fixed and calculated according to the annualized rate of return** **3. Personal large-denomination certificates of deposit pay full principal and all accrued interest at maturity. Personal large-denomination certificates of deposit which fall due on a public holiday or a weekend shall become payable on the first working day immediately after the end of the holiday or weekend, except when such extension exceeds the maximum period for personal large-denomination certificates of deposit acceptable to the Bank or as regulated from time to time in which case the deposits will become payable on the working day immediately preceding the**		

	holiday or weekend.
Early Withdrawal	**1. Customers can wholly or partially withdraw personal large-denomination certificates of deposit before maturity. For partial early withdrawal, the remaining balance of the personal large-denomination certificate of deposit shall be equal to or higher than the minimum deposit amount required by the Bank. Under such circumstance, the deposit amount of such personal large-denomination certificate of deposit shall be changed to the remaining balance after early withdrawal and the interest accrual period shall remain unchanged.** **2. The Bank will pay interest on the deposit withdrawn before the due date for the actual deposit period at the rate (if any) determined by the Bank as applicable to a deposit (other than a time or call deposit) on the date of such early withdrawal, and, unless otherwise provided by laws, regulations and rules, the Bank furthermore reserves the right to recover a handling charge and the additional cost (if any) of obtaining funds in the market for the remaining period of the deposit.** 3. **Customers shall visit our Branches/Sub-Branches or use Mobile Banking for partial withdrawal or full withdraw of the personal large-denomination certificates of deposit before its maturity.**
Relevant Fees	
Fees & Charges	**No fees and charges**
Information Disclosure	
1. Relevant information will be disclosed at our public website (www.hsbc.com.cn) , WeChat Service Account "HSBC China Customer Service"， Mobile Banking, and our Branches/ Sub-Branches. If you have any queries about this product, you may call our Customer Service Hotline 95366. 2. Where any major event occurs that affects the Bank's repayment of debts during the duration of personal large-denomination certificates of deposit, the Bank shall disclose it at its official website and the official website of China Foreign Exchange Trade System within three working days after the event occurs.	
General Terms and Conditions of Personal Large-Denomination Certificate of Deposit	
1. General Terms and Conditions of Personal Large-Denomination Certificate of Deposit apply to this Certificate of Deposit. Please refer to the General Terms and Conditions of Personal Large-Denomination Certificate of Deposit for terms and conditions applicable to this Certificate of Deposit which is not expressly set out herein. Terms defined in the General Terms and Conditions of Personal Large-Denomination Certificate of Deposit have the same meaning when used herein. 2. Please refer to the Service Agreement of the Transferable Personal Large-denomination Certificates of Deposit for the terms and conditions of its service.	