HSBC Bank (China) Company Limited Home Mortgage Loan USD & HKD Base Lending Rate Adjustment Notice

Dear Customer,

Commencing on 2 Nov 2026, HSBC Bank (China) Company Limited (the "Bank" or "HSBC China") will adjust the Base Lending Rate for foreign currency home mortgage loan as below after and based on comprehensive and prudent review of relevant factors (including but not limited to market movement, funding cost and various commercial concerns).

1. HSBC China USD Base Lending Rate (previously USD Prime Rate) p.a. %

Before adjustment	7.50%
After adjustment (effective from 2 Nov 2026)	7.75%

2. HSBC China HKD Base Lending Rate (previously HKD Best Lending Rate) p.a. %

Before adjustment	8.25%
After adjustment (effective from 2 Nov 2026)	8.50%

The adjustment of Home Mortgage Loan USD/HKD Base Lending Rate will come into effect on the said commencement date and applicable to all outstanding mortgage loan and new drawdowns with the Bank.

The applicable interest rate of your loan may change accordingly. Please kindly note that your actual interest rate is calculated by the USD or HKD Base Lending Rate and the Spreading Rate on your Mortgage Contract.

For enquiries, please send email to hsbcaoc@hsbc.com.cn or call the Bank's service hotline 95366.

HSBC Bank (China) Company Limited
15 Oct 2026