

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

Dear Customer,

Commencing on 1 February 2016, HSBC Bank (China) Company Limited (the “Bank” or “HSBC China”) will increase 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 funding costs, regulatory guidance and various commercial concerns).

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

Before adjustment	4%
After adjustment (effective from Feb 1 st , 2016)	4.25%

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

Before adjustment	5.5%
After adjustment (effective from Feb 1 st , 2016)	5.75%

You can refer the Bank’s website www.hsbc.com.cn for USD & HKD Base Lending Rate information under the “Personal” page.

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 loans and new drawdowns with the Bank.

For enquiries, please send email to hsbcaoc@hsbc.com.cn or call the Bank’s service hotline 800-820-8878 (or 400-820-8878 if using a mobile phone or calling from outside mainland China).

HSBC Bank (China) Company Limited
Jan 5th, 2016