

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

Dear Customer,

Commencing on 1st Feb 2019, 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 cost and various commercial concerns).

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

Before adjustment	6.00%
After adjustment (effective from Feb 1 st , 2019)	6.25%

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

Before adjustment	7.50%
After adjustment (effective from Feb 1 st , 2019)	7.75%

You can refer the Bank’s website www.hsbc.com.cn for USD & HKD Base Lending Rate information under “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 loan 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
1 Jan 2019