

Key Facts Statement (KFS) for Wealth Portfolio Lending

*Wealth Portfolio Lending
September 2020*

<p>This product is an overdraft facility.</p> <p>This statement provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your overdraft facility.</p>	
<p>Interest Rates and Interest Charges</p>	
Annualised Interest Rate	<p>HSBC Jade: Our Best Lending Rate minus 2.55%</p> <p>Details please refer to "Additional Information" below</p>
Annualised Overdue / Default Interest Rate	Not applicable
Overlimit Interest Rate	Not applicable
<p>Fees and Charges</p>	
Annual Fee	Not applicable
Late Payment Fee and Charge	Not applicable
Overlimit Handling Fee	Not applicable
Returned Cheque / Rejected Autopay Charge	Not applicable
<p>Additional Information</p>	
<ul style="list-style-type: none"> • HSBC's Best Lending Rate is the Hong Kong dollar prevailing rate quoted by us from time to time. Please refer to our website (www.hsbc.com.hk) or contact our staff for details. • Interest is calculated daily based on the unpaid amount of your Loans and debited from your relevant account on the 28th of each month. If that date falls on a Sunday or public holiday, interest will be debited on the preceding business day. • Interest is calculated on the basis of actual number of days elapsed and 365 days in a year (or 366 days in a leap year). • Please refer to the Wealth Portfolio Lending Product Factsheet for key features including net margin ratio, margin call, force sale and illustrations as well as the key risks. • The loan is subject to the Terms and Conditions of Wealth Portfolio Lending. • For the latest information, please refer to HSBC website (www.hsbc.com.hk/jade/wealth/wealth-portfolio-lending). • Please note that we do not appoint any third parties to refer credit facility applications to us and will not process any application that was referred by a third party under beneficial arrangement. For enquiry, please call our hotline at 2233 3033. 	

To borrow or not to borrow? Borrow only if you can repay!

Available Assets held in your Integrated Account ¹	Advance Ratio (up to)	Interest Rate for HSBC Jade
Foreign Currency Time Deposits ²	88%	Our Best Lending Rate minus 2.55%
HKD Time Deposits	95%	
Saving Deposits	0%	
Bonds and Certificates of Deposit ^{3,5,6}	85%	
HK Listed Shares ^{3,6}	60%	
Unit Trusts/ Exchange Traded Funds ^{3,4,5}	95%	

Remarks:

1. *The eligibility and relative percentage of the value of the available assets listed for inclusion in the calculation of the available credit limit shall be as determined by the Bank from time to time. The Bank may at its discretion add or remove the available assets listed from such eligibility, or increase or reduce the eligible percentage of the value thereof without prior notice.*
2. *Advance ratio for time deposits in United States dollar and Chinese Yuan is up to 88%. For time deposits in other currencies, advance ratio of up to 85% applies.*
3. *HK Listed shares, unit trusts, bonds and certificates of deposit are those deposited with the Bank in your Integrated Account whether or not registered in your name or in the name of any other person (including the Bank) as nominee.*
4. *Authorised by the Securities and Futures Commission.*
5. *The reduction in advance ratio is subject to Cross Currencies Lending. For details, please refer to the Wealth Portfolio Lending Product Factsheet.*
6. *HSBC/ HASE issued shares, Capital-in-nature Instruments or Non-capital LAC Debt Instruments issued by HSBC entities as collateral are not permitted.*

滙財組合貸款產品資料概要

滙財組合貸款
2020年9月

<p>此乃透支服務產品。 本概要提供的利息、費用及收費等資料僅供參考， 透支服務的最終條款以貸款確認書為準。</p>	
利率及利息支出	
年化利率	滙豐尚玉：本行最優惠利率減 2.55% 詳情請參閱下方「其他資料」
逾期還款年化利率 / 就違約貸款收取的年化利率	不適用
超出信用額度利率	不適用
費用及收費	
年費	不適用
逾期還款費用及收費	不適用
超出信用額度手續費	不適用
退票 / 退回自動轉賬授權指示的收費	不適用
其他資料	
<ul style="list-style-type: none"> 滙豐的最優惠利率指本行不時公布的現行港元利率。詳情請瀏覽本行網站（www.hsbc.com.hk）或聯絡本行職員。 利息根據閣下貸款的未償還金額按日計算，並於每月 28 日從閣下的相關戶口中扣取。如該日為星期日或公眾假期，則於前一個營業日扣取。 利息按實際使用貸款日數並以每年 365 天（或閏年為 366 天）為基礎計算。 有關主要特徵之詳情，請參閱滙財組合貸款產品單張，內容包括淨孖展比率、補倉通知、強制清盤和說明以及主要風險。 貸款須符合滙財組合貸款的條款及條件。 有關最新資訊，請瀏覽滙豐網站（www.hsbc.com.hk/jade/wealth/wealth-portfolio-lending）。 請留意，本行並無委託任何第三方轉介信貸服務申請，亦不會辦理任何由第三方在利益安排下轉介的申請。如有查詢，請致電熱線 2233 3033。 	

借定唔借？還得到先好借！

您於綜合理財戶口所持有的可用資產 ¹	信貸率（最高可達）	滙豐尚玉適用利率
外幣定期存款 ²	88%	本行最優惠利率減 2.55%
港幣定期存款	95%	
儲蓄存款	0%	
債券及存款證 ^{3,5,6}	85%	
香港上市股票 ^{3,6}	60%	
單位信託基金 / 交易所買賣基金 ^{3,4,5}	95%	

備註：

1. 本行有權不時調整以上可用資產作抵押的資格及作為計算可用的信貸限額的相關信貸率，調整的方法包括認可或取消該資格，或增加或降低其有關的信貸率，而毋須事先通知。
2. 美元及人民幣的定期存款信貸率最高可達 88%。其他貨幣的定期存款信貸率則最高可達 85%。
3. 存於您在本行的綜合理財戶口內的香港上市股票、單位信託基金、債券及存款證（不論是以您的名義，或任何其他人士（包括本行）作代理人名義登記）。
4. 經證券及期貨事務監察委員會認可。
5. 信貸率下降受跨貨幣貸款的影響。詳情請參閱滙財組合貸款產品單張。
6. 滙豐 / 恒生發行的股票、資本類票據或滙豐實體發行的非資本 LAC 債務票據不可作為抵押品。