



HSBC's Revolving Credit Facility Interest Rate Table

| Credit limit (HK\$) | Introductory interest rate for the first 3 months (p.a.) (APR) | Interest rate from the 4th month onwards (p.a.) (APR) | APR for the first 12 months |
|---------------------|--|---|-----------------------------|
| 5,000 - 49,999 | 1.90% (1.91%) | 18.90% (20.53%) | 19.15% |
| 50,000 - 99,999 | | 13.90% (14.75%) | 13.82% |
| 100,000 - 199,999 | | 10.50% (10.97%) | 10.31% |
| 200,000 - 299,999 | | 9.50% (9.88%) | 9.30% |
| 300,000 - 499,999 | | 8.50% (8.80%) | 8.30% |
| 500,000 or above | | 7.90% (8.16%) | 7.71% |

An annual fee of 1% of approved credit limit per annum shall apply (up to a maximum of HK\$1,000), subject to a first- year annual fee waiver.

Terms and conditions apply.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited

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