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

Dear Customer,

Commencing on 1st Jan 2020, 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 funding cost and various commercial concerns).

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

Before adjustment	5.75%
After adjustment (effective from Jan 1 st , 2020)	5.50%

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

Before adjustment	7.25%
After adjustment (effective from Jan 1 st , 2020)	7.00%

You can refer the Bank's website <u>www.hsbc.com.cn</u> 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 <u>hsbcaoc@hsbc.com.cn</u> or call the Bank's service hotline 95366.

HSBC Bank (China) Company Limited 30 Nov 2019