

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

Dear Customer,

Commencing on 4 May 2023, HSBC Bank (China) Company Limited (the “Bank” or “HSBC China”) will adjust Home Mortgage Loan USD Base Lending Rate for foreign currency home mortgage loans as below after and based on comprehensive and prudent review of relevant factors (including but not limited to market movement, funding cost and various commercial concerns).

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

Before adjustment	8.50%
After adjustment (effective from 4 May 2023)	8.75%

The adjustment of Home Mortgage Loan USD 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.

The applicable interest rate of your loan may change accordingly. Please kindly note that your actual interest rate is calculated by the USD Base Lending Rate and the Spreading Rate on your Mortgage Contract.

For enquiries, please send email to hsbcaoc@hsbc.com.cn or call the Bank’s service hotline 95366.

HSBC Bank (China) Company Limited
15 Apr 2023