

29 January 2026

## **HSBC MAINTAINS ITS BEST LENDING RATE AT 5.00 PER CENT IN HONG KONG**

The Hongkong and Shanghai Banking Corporation Limited has announced that its best lending rate remains unchanged at 5.00 per cent. HSBC's best lending rate was last changed on 31 October 2025, when it was cut by 12.5 basis points.

The HSBC Savings Rate for Hong Kong dollar savings deposits also remains unchanged, as per the table below<sup>1</sup>:

<u>Account balance (HKD)</u>	<u>Interest rate per annum</u>
150,000 and above	0.001%
10,000 - <150,000	0.001%
5,000 - <10,000	0.001%
Below 5,000	0%

HSBC's bonus interest rate<sup>2</sup> for total relationship balances of HKD1 million and above remains at 0.001 per cent.

*ends/more*

**Note to editors:**

1. HSBC's tiered interest rate structure is applied to the Hong Kong dollar savings deposit rates offered under HSBC Premier Elite, HSBC Premier, HSBC One, Personal Integrated Accounts, Hong Kong Dollar Passbook/Statement Savings, University Student and Cash Card accounts, Super Ease and Business Integrated Accounts.
2. HSBC's bonus interest rate is only applicable to personal customers.

**The Hongkong and Shanghai Banking Corporation Limited**

The Hongkong and Shanghai Banking Corporation Limited is the founding member of the HSBC Group. HSBC serves customers worldwide from offices in 57 countries and territories. With assets of US\$3,234bn at 30 September 2025, HSBC is one of the world's largest banking and financial services organisations.

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