

News Release

29 January 2015

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

The Hongkong and Shanghai Banking Corporation Limited has announced that it will not change its best lending rate, which is currently at 5.00 per cent. HSBC's best lending rate was last changed on 10 November 2008, when it was lowered by 25 basis points.

HSBC will also not change the HSBC Savings Rate for its Hong Kong dollar savings deposits.

<u>Account balance (HK\$)</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 for total relationship balances of HK\$1 million and above remains at 0.001 per cent.

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Notes to editors:

HSBC's tiered interest rate structure

HSBC's tiered interest rate structure is applied to Hong Kong Dollar Passbook/Statement Savings, University Student and Cash Card accounts, Super Ease, HSBC Premier, HSBC Advance, SmartVantage and BusinessVantage.

The Hongkong and Shanghai Banking Corporation Limited

The Hongkong and Shanghai Banking Corporation Limited is the founding member of the HSBC Group, which serves around 52 million customers through four global businesses: Retail Banking and Wealth Management, Commercial Banking, Global Banking and Markets, and Global Private Banking. The Group serves customers worldwide from over 6,200 offices in 74 countries and territories in Europe, Asia, North and Latin America, and the Middle East and North Africa. With assets of US\$2,729bn at 30 September 2014, HSBC is one of the world's largest banking and financial services organisations.

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This information is issued by

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