

18 September 2025

## **HSBC CUTS ITS HONG KONG DOLLAR BEST LENDING RATE FROM 5.25% TO 5.125%**

The Hongkong and Shanghai Banking Corporation Limited has announced that it will, with effect from 19 September 2025 (Friday), cut its Hong Kong dollar best lending rate by 12.5 basis points to 5.125% per annum from the 5.25% per annum set on 20 December 2024, when it was cut by 12.5 basis points.

Meanwhile, the Bank will cut the HSBC Savings Rate for its Hong Kong dollar savings deposits<sup>1</sup> by 12.5 basis points. The HSBC Savings Rate was last changed on 20 December 2024, when it was cut 12.5 basis points.

<u>Account balance (HKD)</u>	<u>Interest rate per annum</u>
150,000 and above	0.125%
10,000 - <150,000	0.125%
5,000 - <10,000	0.125%
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 annum.

**Luanne LIM, Chief Executive Officer, Hong Kong, HSBC**, said, "We believe the adjustments announced today are appropriate considering the US rates decision and the local market conditions. Including this reduction, HSBC has lowered its Hong Kong dollar best lending rate by 75 basis points in this rate cut cycle since September 2024. We will continue to monitor the external environment and local economic outlook, and adopt an agile approach when we evaluate future rate decisions."

*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\$3,214bn at 30 June 2025, HSBC is one of the world's largest banking and financial services organisations.

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