



HSBC

30 October 2025

News Release

HSBC CUTS ITS HONG KONG DOLLAR BEST LENDING RATE FROM 5.125% TO 5.00%

The Hongkong and Shanghai Banking Corporation Limited has announced that it will, with effect from 31 October 2025 (Friday), cut its Hong Kong dollar best lending rate by 12.5 basis points to 5.00% per annum from the 5.125% per annum set on 19 September 2025, when it was cut by 12.5 basis points.

Meanwhile, the Bank will cut the HSBC Savings Rate for its Hong Kong dollar savings deposits¹ by 12.4 basis points. The HSBC Savings Rate was last changed on 19 September 2025, when it was cut 12.5 basis points.

<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 rate² for total relationship balances of HKD1 million and above remains at 0.001% per annum.

Maggie Ng, Chief Executive Officer, Hong Kong and Head of Retail Banking & Wealth, Hong Kong, HSBC, said, "The rate adjustments announced today come in response to another rate cut in the US, taking into account the local market conditions. We will continue to closely monitor the external environment and local economic development, ready to adjust our rates as needed."

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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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