



HSBC's Revolving Credit Facility Interest Rate Table

Promotional Period: 15 May 2025 – 10 June 2025 (both dates inclusive)

Credit limit (HKD)	Introductory interest rate for the first 3 months (p.a.) (APR)	Interest rate from the 4th month onwards (p.a.) (APR)	APR for the first 12 months
5,000 - 99,999	1.60% (1.61%)	23.50% (26.13%)	24.25%
100,000 - 199,999		19.90% (21.75%)	20.23%
200,000 - 299,999		18.90% (20.57%)	19.13%
300,000 - 499,999		17.90% (19.39%)	18.04%
500,000 - 699,999		16.90% (18.22%)	16.97%
700,000 or above		15.90% (17.06%)	15.90%

An annual fee of 1% of approved credit limit per annum shall apply (up to a maximum of HK\$1,000), subject to a first- year annual fee waiver. The APR is calculated using method specified in relevant guidelines issued by The Hong Kong Association of Banks, and is rounded up or down to the nearest two decimal places. An APR is a reference rate, which includes all applicable interest rates, fees and charges of the product, expressed as an annualised rate. The rates for individual customers may vary. For your eligible APR, please call our Hotline, or log on to Online Banking for enquiry.

Terms and conditions apply.

To borrow or not to borrow? Borrow only if you can repay!