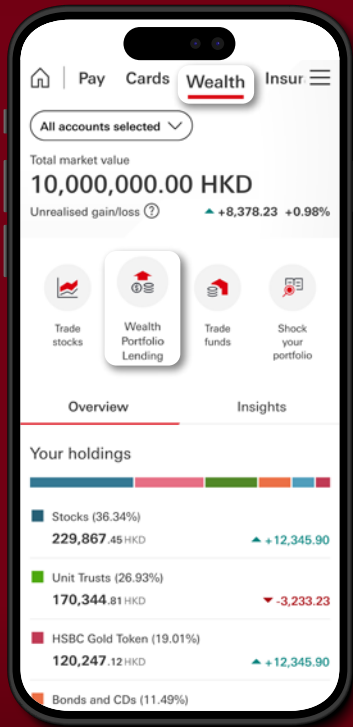


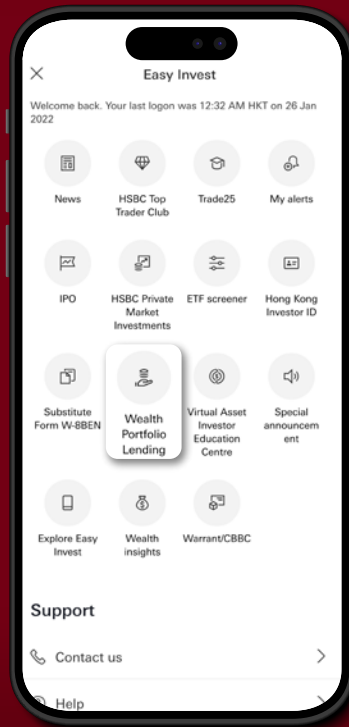
Wealth Portfolio Lending (WPL) Step-by-step Guide

Entry Points

HSBC HK App

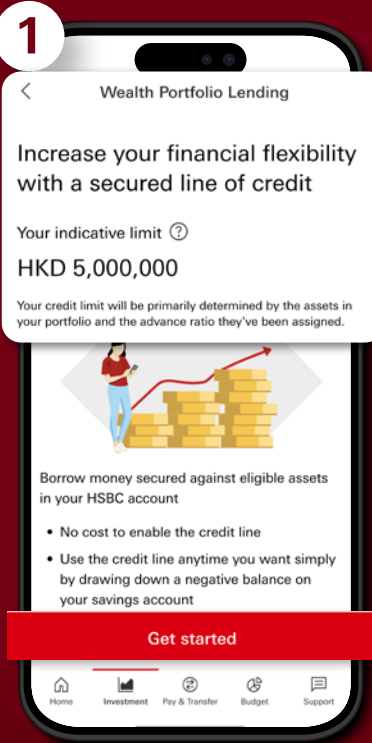


Easy Invest App



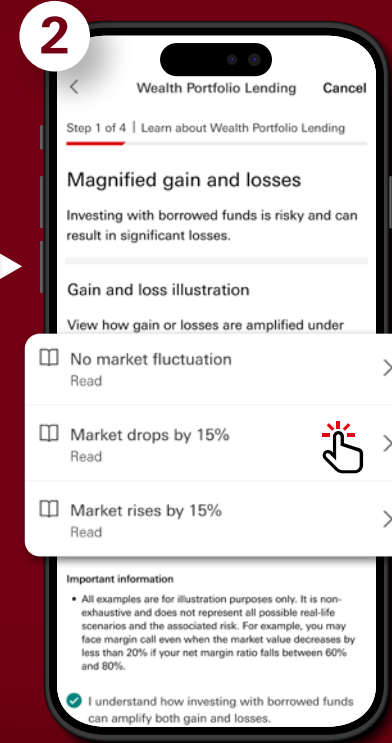
Or

Activate your facility

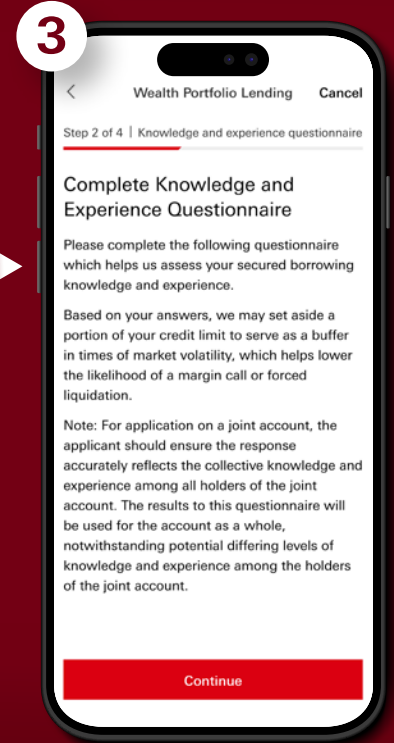


Check your indicative limit* and read the key risks, scroll down and click 'Get started'

*This indicative limit is based on the assets currently held in your account, for reference only

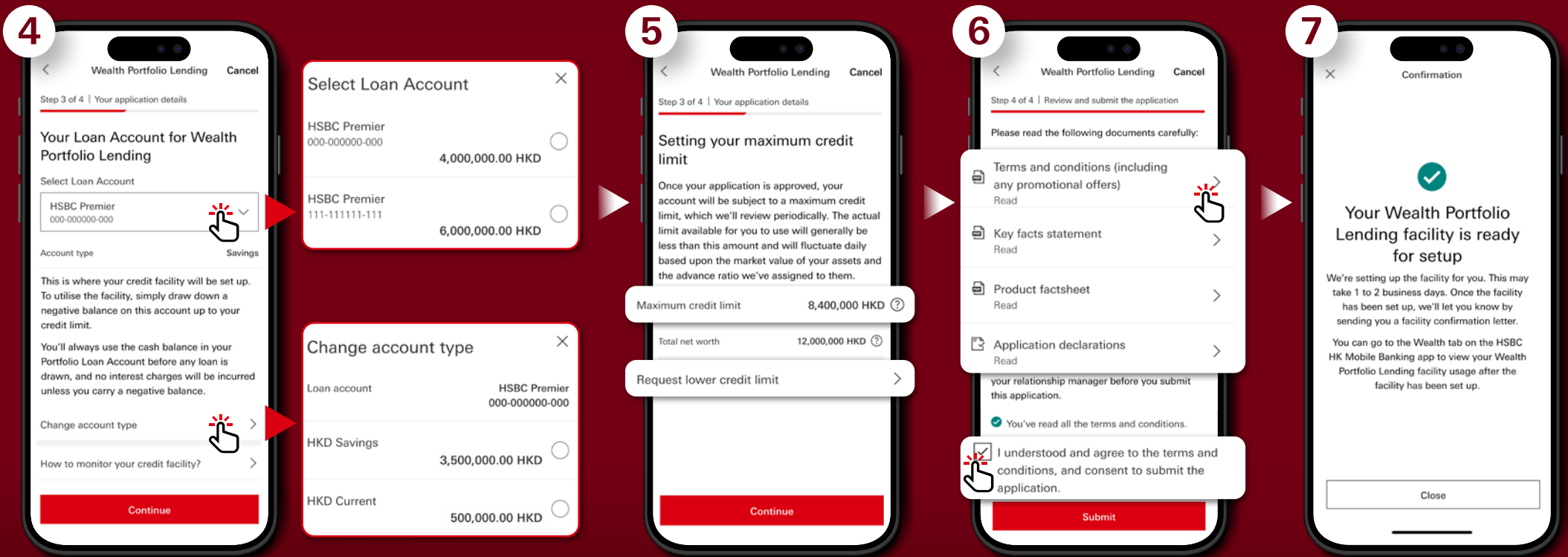


Understand gain and loss under different market conditions



Complete the Knowledge and Experience Questionnaire

Activate your facility



Choose loan account and change account type for WPL facility setup

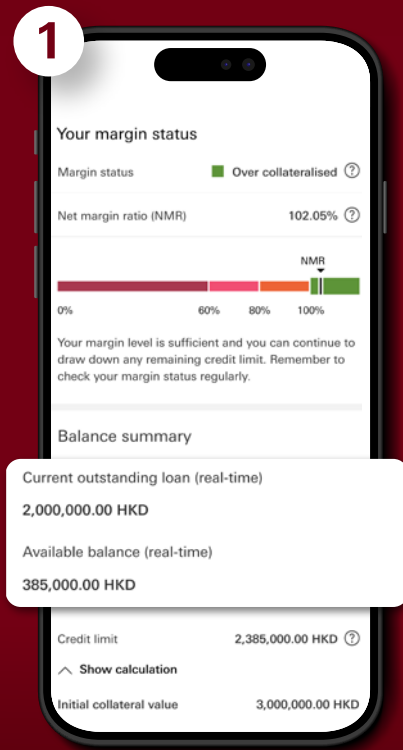
Set maximum credit limit*

*This is the potential maximum loan amount you could borrow from us, given that you have corresponding Eligible Assets to generate the Credit Limit after our assessment and is calculated based on your total net worth declared to us.

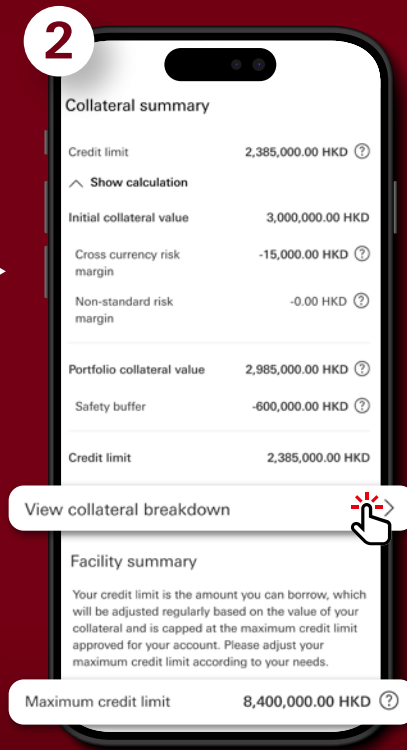
Read product documents and submit WPL application

WPL facility is ready to set up in 1-2 business day

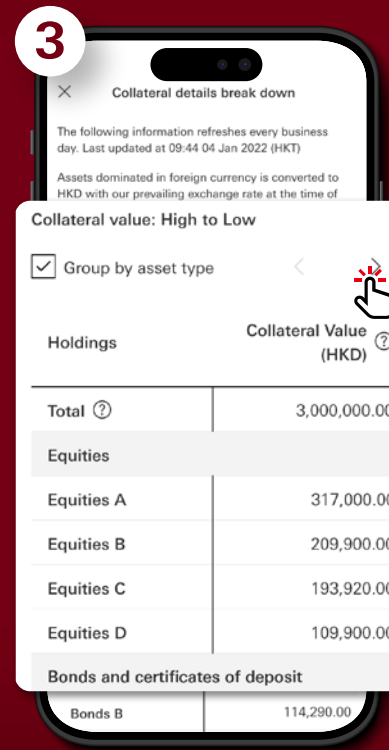
Check your facility details (after WPL facility is successfully set up)



Account overview and margin status



Credit limit details



Collateral Breakdown
Scroll left and right to view the collateral details

Holdings	Collateral Value (HKD)	Advance ratio	Maximum collateral value (HKD)	Maximum advance ratio
Total	3,000,000.00	-	3,222,916.00	-
Equities				
Equities A	317,000.00	55%	364,550.00	70%
Equities B	209,900.00	55%	241,385.00	70%
Equities C	193,920.00	60%	213,312.00	70%
Equities D	109,900.00	50%	131,880.00	70%
Bonds and certificates of deposit				
Bonds A	73,200.00	80%	84,180.00	95%
Bonds B	114,290.00	90%	120,004.50	95%
Bonds C	110,890.00	90%	116,434.50	95%
Unit trusts				
Unit trusts A	1,068,200.00	70%	1,068,200.00	70%
Unit trusts B	802,700.00	60%	882,970.00	70%

Collateral details and advance ratio

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

Disclaimers

1. Risks associated with margin requirements : Wealth Portfolio Lending provides a line of credit secured against assets held in your HSBC account.

- Any cash and securities deposited with us will be charged, pledged and/or assigned to us.
- Your Credit Limit may fluctuate dramatically during the adverse market conditions which impact the market value of your Secured Assets or if we modify the advance ratio assigned to Eligible Assets.
- If your Credit Limit drops below your outstanding loan balance, you may be required to transfer in additional Eligible Assets or repay part of your Loan ("Margin Call") on short notice.

We have the right to liquidate your Secured Assets or offset your loan with any cash that you deposited with us ("Forced Liquidation") if you do not satisfy a Margin Call within the required timeline, or if your account otherwise reaches Forced Liquidation status.

- Any liquidation of your Secured Assets will be at prevailing market prices, which may be unfavourable.
- You will bear all fees and losses associated with liquidation of your Secured Assets, and remain liable to repay any outstanding loan balance remaining unpaid.

Finally, we may also exercise the right to sell part or all of any of your Secured Assets used as collateral and/or dispose part or all of your cash or other assets deposited with us and take any other legal action, without prior notice or demand.

- For example, we may have such right when due to adverse market conditions the market value of your assets drops significantly, your assets or your account ceases to be eligible for Wealth Portfolio Lending, or we need to reduce your potential exposure to unacceptable risks or heavy losses.

2. Interest rate risk : Interest rate fluctuations may have an adverse impact on your borrowing costs.

In instances where borrowed funds are used to purchase investment products, the cost of borrowing may equal or exceed your investment returns, resulting in gains being wiped out or a loss incurred.

3. Liquidity risk : You will need to retain sufficient liquid assets to service your loan. Significant market events may place substantial stress on your liquidity position. Under certain market conditions you may have difficulty selling your assets. In the event we have to force sell your assets, the price at which such sale is concluded may also be affected where there is no or little liquidity in the market for your investments and/or collateral.

4. Currency risk : If your loan and collateral are denominated in different currencies, you may face losses and increased risk of a Margin Call when the borrowing currency appreciates and/or the collateral currency depreciates.

5. Risk of magnified losses : In instances where borrowed funds are used to increase the size of an investment portfolio, this may result in magnified losses during periods of market decline or adverse market conditions.

6. All examples are for illustration purposes only.

In instances where borrowed funds are used to purchase securities, it should be noted that the prices of securities vary, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that you will incur losses rather than making profit when buying or selling securities.

