

Universal Account Crediting Rate Disclosure Year 2022

The disclosed rates apply to following insurance products:

HSBC Hui Tian Li Annuity Insurance (Universal)

Date From	Date To	Minimum Guranteed Crediting Rate	Crediting Rate for the month (Annual Rate)	Crediting Rate for the month (Corresponding Daily Rate)
20220101	20220131	2.00%	4.0%	0.010959%

Remark:

1. The actual crediting rates are disclosed on monthly basis, the crediting rate for the month just represents the investment performance of the current month, not representing any future investment return.
2. The actual crediting rates are disclosed on Company Website www.hsbcinsurance.com.cn . Open for public inquiries.
3. Please call our customer hot line **400-820-8363** for more details about Universal Account Crediting Rate.

Universal Account Crediting Rate Disclosure Year 2021

The disclosed rates apply to following insurance products:

HSBC Hui Tian Li Annuity Insurance (Universal)

Date From	Date To	Minimum Guranteed Crediting Rate	Crediting Rate for the month (Annual Rate)	Crediting Rate for the month (Corresponding Daily Rate)
20210123	20210131	2.00%	4.0%	0.010959%
20210201	20210228	2.00%	4.0%	0.010959%
20210301	20210331	2.00%	4.0%	0.010959%
20210401	20210430	2.00%	4.0%	0.010959%
20210501	20210531	2.00%	4.0%	0.010959%
20210601	20210630	2.00%	4.0%	0.010959%
20210701	20210731	2.00%	4.0%	0.010959%
20210801	20210831	2.00%	4.0%	0.010959%
20210901	20210930	2.00%	4.0%	0.010959%
20211001	20211031	2.00%	4.0%	0.010959%
20211101	20211130	2.00%	4.0%	0.010959%
20211201	20211231	2.00%	4.0%	0.010959%

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