

## Universal Account Crediting Rate Disclosure Year 2024

**The disclosed rates apply to following insurance products:**

**HSBC Hui Tian Li Annuity Insurance (Universal)**

Date From	Date To	Minimum Guaranteed Crediting Rate	Crediting Rate for the month (Annual Rate)	Crediting Rate for the month (Corresponding Daily Rate)
20240101	20240131	2.00%	4.5%	0.012295%
20240201	20240229	2.00%	3.95%	0.010792%
20240301	20240331	2.00%	3.80%	0.010383%
20240401	20240430	2.00%	3.80%	0.010383%
20240501	20240531	2.00%	3.30%	0.009016%

### 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](http://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 2023

**The disclosed rates apply to following insurance products:**

**HSBC Hui Tian Li Annuity Insurance (Universal)**

<b>Date From</b>	<b>Date To</b>	<b>Minimum Guranteed Crediting Rate</b>	<b>Crediting Rate for the month (Annual Rate)</b>	<b>Crediting Rate for the month (Corresponding Daily Rate)</b>
20230101	20230131	2.00%	4.0%	0.010959%
20230201	20230228	2.00%	4.5%	0.012329%
20230301	20230331	2.00%	4.5%	0.012329%
20230401	20230430	2.00%	4.5%	0.012329%
20230501	20230531	2.00%	4.5%	0.012329%
20230601	20230630	2.00%	4.5%	0.012329%
20230701	20230731	2.00%	4.5%	0.012329%
20230801	20230831	2.00%	4.5%	0.012329%
20230901	20230930	2.00%	4.5%	0.012329%
20231001	20231031	2.00%	4.5%	0.012329%
20231101	20231130	2.00%	4.5%	0.012329%
20231201	20231231	2.00%	4.5%	0.012329%

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## 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%
20220201	20220228	2.00%	4.0%	0.010959%
20220301	20220331	2.00%	4.0%	0.010959%
20220401	20220430	2.00%	4.0%	0.010959%
20220501	20220531	2.00%	4.0%	0.010959%
20220601	20220630	2.00%	4.0%	0.010959%
20220701	20220731	2.00%	4.0%	0.010959%
20220801	20220831	2.00%	4.0%	0.010959%
20220901	20220930	2.00%	4.0%	0.010959%
20221001	20221031	2.00%	4.0%	0.010959%
20221101	20221130	2.00%	4.0%	0.010959%
20221201	20221231	2.00%	4.0%	0.010959%

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## 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 Guaranteed 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%

**Remark:**

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