

# Universal Account Crediting Rate Disclosure Year 2024

The disclosed rates apply to following insurance products:

1. HSBC Hui Tian Fu Whole Life Insurance (Universal)

2. HSBC Hui Tian Zhi Endowment 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) |
|-----------|----------|----------------------------------|--|---|
| 20240101  | 20240131 | 2.25%                            | 3.2%                                       | 0.008743%   |
| 20240201  | 20240229 | 2.25%                            | 3.2%                                       | 0.008743%   |
| 20240301  | 20240331 | 2.25%                            | 3.2%                                       | 0.008743%   |
| 20240401  | 20240430 | 2.25%                            | 3.2%                                       | 0.008743%   |

## 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:**

**1. HSBC Hui Tian Fu Whole Life Insurance (Universal)**

**2. HSBC Hui Tian Zhi Endowment 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       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20230201         | 20230228       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20230301         | 20230331       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20230401         | 20230430       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20230501         | 20230531       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20230601         | 20230630       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20230701         | 20230731       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20230801         | 20230831       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20230901         | 20230930       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20231001         | 20231031       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20231101         | 20231130       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20231201         | 20231231       | 2.25%                                   | 3.2%  | 0.008767%  |

**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 2022

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

**1. HSBC Hui Tian Fu Whole Life Insurance (Universal)**

**2. HSBC Hui Tian Zhi Endowment 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> |
|------------------|----------------|---|---|--|
| 20220101         | 20220131       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20220201         | 20220228       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20220301         | 20220331       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20220401         | 20220430       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20220501         | 20220531       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20220601         | 20220630       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20220701         | 20220731       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20220801         | 20220831       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20220901         | 20220930       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20221001         | 20221031       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20221101         | 20221130       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20221201         | 20221231       | 2.25%                                   | 3.2%  | 0.008767%  |

**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 2021

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

**1. HSBC Hui Tian Fu Whole Life Insurance (Universal)**

**2. HSBC Hui Tian Zhi Endowment 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> |
|------------------|----------------|---|---|--|
| 20210101         | 20210131       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20210201         | 20210228       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20210301         | 20210331       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20210401         | 20210430       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20210501         | 20210531       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20210601         | 20210630       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20210701         | 20210731       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20210801         | 20210831       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20210901         | 20210930       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20211001         | 20211031       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20211101         | 20211130       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20211201         | 20211231       | 2.25%                                   | 3.2%  | 0.008767%  |

**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 2020

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

**1. HSBC Hui Tian Fu Whole Life Insurance (Universal)**

**2. HSBC Hui Tian Zhi Endowment 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> |
|------------------|----------------|---|---|--|
| 20200101         | 20200131       | 2.25%                                   | 3.2%  | 0.008743%  |
| 20200201         | 20200229       | 2.25%                                   | 3.2%  | 0.008743%  |
| 20200301         | 20200331       | 2.25%                                   | 3.2%  | 0.008743%  |
| 20200401         | 20200430       | 2.25%                                   | 3.2%  | 0.008743%  |
| 20200501         | 20200531       | 2.25%                                   | 3.2%  | 0.008743%  |
| 20200601         | 20200630       | 2.25%                                   | 3.2%  | 0.008743%  |
| 20200701         | 20200731       | 2.25%                                   | 3.2%  | 0.008743%  |
| 20200801         | 20200831       | 2.25%                                   | 3.2%  | 0.008743%  |
| 20200901         | 20200930       | 2.25%                                   | 3.2%  | 0.008743%  |
| 20201001         | 20201031       | 2.25%                                   | 3.2%  | 0.008743%  |
| 20201101         | 20201130       | 2.25%                                   | 3.2%  | 0.008743%  |
| 20201201         | 20201231       | 2.25%                                   | 3.2%  | 0.008743%  |

**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.

PUBLIC

## Universal Account Crediting Rate Disclosure Year 2019

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

**1. HSBC Hui Tian Fu Whole Life Insurance (Universal)**

**2. HSBC Hui Tian Zhi Endowment 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> |
|------------------|----------------|---|---|--|
| 20190101         | 20190131       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20190201         | 20190228       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20190301         | 20190331       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20190401         | 20190430       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20190501         | 20190531       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20190601         | 20190630       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20190701         | 20190731       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20190801         | 20190831       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20190901         | 20190930       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20191001         | 20191031       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20191101         | 20191130       | 2.25%                                   | 3.2%  | 0.008767%  |
| 20191201         | 20191231       | 2.25%                                   | 3.2%  | 0.008767%  |

**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 2018

The disclosed rates apply to following insurance products:

1. HSBC Hui Tian Fu Whole Life Insurance (Universal)
2. HSBC Hui Tian Zhi Endowment 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) |
|-----------|----------|----------------------------------|--|---|
| 20180101  | 20180131 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20180201  | 20180228 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20180301  | 20180331 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20180401  | 20180430 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20180501  | 20180531 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20180601  | 20180630 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20180701  | 20180731 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20180801  | 20180831 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20180901  | 20180930 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20181001  | 20181031 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20181101  | 20181130 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20181201  | 20181231 | 2.25%                            | 3.2%                                       | 0.008767%   |

### 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.

PUBLIC

## Universal Account Crediting Rate Disclosure Year 2017

The disclosed rates apply to following insurance products:

1. HSBC Hui Tian Fu Whole Life Insurance (Universal)
2. HSBC Hui Tian Zhi Endowment 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) |
|-----------|----------|----------------------------------|--|---|
| 20170101  | 20170131 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20170201  | 20170228 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20170301  | 20170331 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20170401  | 20170430 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20170501  | 20170531 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20170601  | 20170630 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20170701  | 20170731 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20170801  | 20170831 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20170901  | 20170930 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20171001  | 20171031 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20171101  | 20171130 | 2.25%                            | 3.2%                                       | 0.008767%   |
| 20171201  | 20171231 | 2.25%                            | 3.2%                                       | 0.008767%   |

**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.

PUBLIC



## Universal Account Crediting Rate Disclosure Year 2016

The disclosed rates apply to following insurance products:

1. HSBC Hui Tian Fu Whole Life Insurance (Universal)
2. HSBC Hui Tian Zhi Endowment Insurance (Universal)

| Date From | Date To  | Minimum<br>Guaranteed<br>Crediting Rate | Crediting Rate<br>for the month<br>(Annual Rate) | Crediting Rate for the<br>month<br>(Corresponding Daily Rate) |
|-----------|----------|---|--|---|
| 20160101  | 20160131 | 2.25%                                   | 3.2%   | 0.008767%   |
| 20160201  | 20160229 | 2.25%                                   | 3.2%   | 0.008767%   |
| 20160301  | 20160331 | 2.25%                                   | 3.2%   | 0.008767%   |
| 20160401  | 20160430 | 2.25%                                   | 3.2%   | 0.008767%   |
| 20160501  | 20160531 | 2.25%                                   | 3.2%   | 0.008767%   |
| 20160601  | 20160630 | 2.25%                                   | 3.2%   | 0.008767%   |
| 20160701  | 20160731 | 2.25%                                   | 3.2%   | 0.008767%   |
| 20160801  | 20160831 | 2.25%                                   | 3.2%   | 0.008767%   |
| 20160901  | 20160930 | 2.25%                                   | 3.2%   | 0.008767%   |
| 20161001  | 20161031 | 2.25%                                   | 3.2%   | 0.008767%   |
| 20161101  | 20161130 | 2.25%                                   | 3.2%   | 0.008767%   |
| 20161201  | 20161231 | 2.25%                                   | 3.2%   | 0.008767%   |

**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.

PUBLIC

# Universal Account Crediting Rate Disclosure Year 2015

The disclosed rates apply to following insurance products:

1. HSBC Hui Tian Fu Whole Life Insurance (Universal)
2. HSBC Hui Tian Zhi Endowment 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) |
|-----------|----------|----------------------------------|--|---|
| 20151218  | 20151231 | 2.25%                            | 3.2%                                       | 0.008767%   |

**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.

PUBLIC