

Universal Account Crediting Rate Disclosure Year 2024

The disclosed rates apply to following insurance products:

HSBC Hui Zeng Li Type B Whole Life 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% |

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 2023

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|-----------|----------|----------------------------------|--|---|
| 20231118 | 20231130 | 2.00% | 4.5% | 0.012329% |
| 20231201 | 20231231 | 2.00% | 4.5% | 0.012329% |

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