

Universal Account Crediting Rate Disclosure Year 2024

The disclosed rates apply to following insurance products:

HSBC Hui Zeng Li Whole Life 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	2.00%	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

The disclosed rates apply to following insurance products:

HSBC Hui Zeng Li Whole Life 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)
20230408	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%

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.