

# Universal Account Crediting Rate Disclosure Year 2026

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

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

**HSBC Hui Tian Zhi Endowment Insurance (Universal)**

<b>Date From</b>	<b>Date To</b>	<b>Minimum Guaranteed Crediting Rate</b>	<b>Crediting Rate</b>	<b>Daily Rate Corresponding To Crediting Rate</b>
20260101	20260131	2.25%	2.5%	0.006849%
20260201	20260228	2.25%	2.5%	0.006849%
20260301	20260331	2.25%	2.5%	0.006849%

**Remark:**

1. Both of Minimum Guaranteed Crediting Rate and Crediting Rate are annual rate.
2. **The investment return above minimum guaranteed crediting rate is not guaranteed.**
3. 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.**
4. If the policy is terminated, the policy interest during the unsettled period will be calculated based on the latest published crediting rate.
5. Please call our customer hot line **400-820-8363** for more details about Universal Account Crediting Rate.

# Universal Account Crediting Rate Disclosure Year 2025

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

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

**HSBC Hui Tian Zhi Endowment Insurance (Universal)**

<b>Date From</b>	<b>Date To</b>	<b>Minimum Guaranteed Crediting Rate</b>	<b>Crediting Rate</b>	<b>Daily Rate Corresponding To Crediting Rate</b>
20250101	20250131	2.25%	2.8%	0.007671%
20250201	20250228	2.25%	2.8%	0.007671%
20250301	20250331	2.25%	2.8%	0.007671%
20250401	20250430	2.25%	2.8%	0.007671%
20250501	20250531	2.25%	2.8%	0.007671%
20250601	20250630	2.25%	2.8%	0.007671%
20250701	20250731	2.25%	2.8%	0.007671%
20250801	20250831	2.25%	2.8%	0.007671%
20250901	20250930	2.25%	2.5%	0.006849%
20251001	20251031	2.25%	2.5%	0.006849%
20251101	20251130	2.25%	2.5%	0.006849%
20251201	20251231	2.25%	2.5%	0.006849%

**Remark:**

1. Both of Minimum Guaranteed Crediting Rate and Crediting Rate are annual rate.
2. **The investment return above minimum guaranteed crediting rate is not guaranteed.**
3. 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.**
4. If the policy is terminated, the policy interest during the unsettled period will be calculated based on the latest published crediting rate.
5. Please call our customer hot line **400-820-8363** for more details about Universal Account Crediting Rate.

# Universal Account Crediting Rate Disclosure Year 2024

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

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

**HSBC Hui Tian Zhi Endowment Insurance (Universal)**

<b>Date From</b>	<b>Date To</b>	<b>Minimum Guaranteed Crediting Rate</b>	<b>Crediting Rate</b>	<b>Daily Rate Corresponding To Crediting Rate</b>
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%
20240501	20240531	2.25%	3.2%	0.008743%
20240601	20240630	2.25%	3.2%	0.008743%
20240701	20240731	2.25%	3.2%	0.008743%
20240801	20240831	2.25%	3.2%	0.008743%
20240901	20240930	2.25%	3.2%	0.008743%
20241001	20241031	2.25%	3.2%	0.008743%
20241101	20241130	2.25%	3.2%	0.008743%
20241201	20241231	2.25%	3.2%	0.008743%

**Remark:**

1. Both of Minimum Guaranteed Crediting Rate and Crediting Rate are annual rate.
2. **The investment return above minimum guaranteed crediting rate is not guaranteed.**
3. 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.**
4. If the policy is terminated, the policy interest during the unsettled period will be calculated based on the latest published crediting rate.
5. Please call our customer hot line **400-820-8363** for more details about Universal Account Crediting Rate.

# Universal Account Crediting Rate Disclosure Year 2025

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

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

**HSBC Hui Tian Zhi Endowment Insurance (Universal)**

Date From	Date To	Minimum Guaranteed Crediting Rate	Crediting Rate	Daily Rate Corresponding To Crediting Rate
20250101	20250131	2.25%	2.8%	0.007671%
20250201	20250228	2.25%	2.8%	0.007671%
20250301	20250331	2.25%	2.8%	0.007671%
20250401	20250430	2.25%	2.8%	0.007671%
20250501	20250531	2.25%	2.8%	0.007671%
20250601	20250630	2.25%	2.8%	0.007671%
20250701	20250731	2.25%	2.8%	0.007671%
20250801	20250831	2.25%	2.8%	0.007671%
20250901	20250930	2.25%	2.5%	0.006849%
20251001	20251031	2.25%	2.5%	0.006849%
20251101	20251130	2.25%	2.5%	0.006849%

**Remark:**

1. Both of Minimum Guaranteed Crediting Rate and Crediting Rate are annual rate.
2. **The investment return above minimum guaranteed crediting rate is not guaranteed.**
3. 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.**
4. If the policy is terminated, the policy interest during the unsettled period will be calculated based on the latest published crediting rate.
5. 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)

Date From	Date To	Minimum Guranteed Crediting Rate	Crediting Rate for the month (Annual Rate)	Crediting Rate for the month (Corresponding Daily Rate)
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:

- 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.
- The actual crediting rates are disclosed on Company Website [www.hsbcinsurance.com.cn](http://www.hsbcinsurance.com.cn) . Open for public inquiries.
- 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)

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	2.25%	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:

- 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.
- The actual crediting rates are disclosed on Company Website [www.hsbcinsurance.com.cn](http://www.hsbcinsurance.com.cn) . Open for public inquiries.
- 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)

Date From	Date To	Minimum Guranteed Crediting Rate	Crediting Rate for the month (Annual Rate)	Crediting Rate for the month (Corresponding Daily Rate)
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:

- 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.
- The actual crediting rates are disclosed on Company Website [www.hsbcinsurance.com.cn](http://www.hsbcinsurance.com.cn) . Open for public inquiries.
- 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)

Date From	Date To	Minimum Guaranteed Crediting Rate	Crediting Rate for the month (Annual Rate)	Crediting Rate for the month (Corresponding Daily Rate)
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:

- 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.
- The actual crediting rates are disclosed on Company Website [www.hsbcinsurance.com.cn](http://www.hsbcinsurance.com.cn) . Open for public inquiries.
- 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)

Date From	Date To	Minimum Guranteed Crediting Rate	Crediting Rate for the month (Annual Rate)	Crediting Rate for the month (Corresponding Daily Rate)
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. H SBC HuiTian FuWen Life Insurance (Universal)

2. H SBC HuiTian ZhiEndowment 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)
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:

- 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.
- The actual crediting rates are disclosed on Company Website [www.hsbcinsurance.com.cn](http://www.hsbcinsurance.com.cn). Open for public inquiries.
- 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