

# Universal Account Crediting Rate Disclosure Year 2026

The disclosed rates apply to following insurance products:

HSBC Hui Tian Li Annuity Insurance (Universal)

HSBC Hui Zeng Li Whole Life Insurance (Universal)

HSBC Hui Zeng Li Type B Whole Life Insurance (Universal)

Date From	Date To	Minimum Guaranteed Crediting Rate	Crediting Rate	Daily Rate Corresponding To Crediting Rate
20260101	20260131	2.00%	3.1%	0.008493%
20260201	20260228	2.00%	3.1%	0.008493%
20260301	20260331	2.00%	3.1%	0.008493%

**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 Li Annuity Insurance (Universal)**

**HSBC Hui Zeng Li Whole Life Insurance (Universal)**

**HSBC Hui Zeng Li Type B Whole Life 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	2.00%	3.1%	0.008493%
20250201	20250228	2.00%	3.1%	0.008493%
20250301	20250331	2.00%	3.1%	0.008493%
20250401	20250430	2.00%	3.1%	0.008493%
20250501	20250531	2.00%	3.1%	0.008493%
20250601	20250630	2.00%	3.1%	0.008493%
20250701	20250731	2.00%	3.1%	0.008493%
20250801	20250831	2.00%	3.1%	0.008493%
20250901	20250930	2.00%	3.1%	0.008493%
20251001	20251031	2.00%	3.1%	0.008493%
20251101	20251130	2.00%	3.1%	0.008493%
20251201	20251231	2.00%	3.1%	0.008493%

**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 Li Annuity Insurance (Universal)**

**HSBC Hui Zeng Li Whole Life Insurance (Universal)**

**HSBC Hui Zeng Li Type B Whole Life Insurance (Universal)**

Date From	Date To	Minimum Guaranteed Crediting Rate	Crediting Rate	Daily Rate Corresponding To Crediting Rate
20240101	20240131	2.00%	4.50%	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%
20240601	20240630	2.00%	3.30%	0.009016%
20240701	20240731	2.00%	3.30%	0.009016%
20240801	20240831	2.00%	3.30%	0.009016%
20240901	20240930	2.00%	3.30%	0.009016%
20241001	20241031	2.00%	3.30%	0.009016%
20241101	20241130	2.00%	3.30%	0.009016%
20241201	20241231	2.00%	3.30%	0.009016%

**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:

**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](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.