

# Universal Account Crediting Rate Disclosure Year 2026

The disclosed rates apply to following insurance products:  
**HSBC Hui Zeng Li Type C Whole Life Insurance (Universal)**  
**HSBC Hui Zeng Li 2024 Whole Life Insurance (Universal)**

Date From	Date To	Minimum Guaranteed Crediting Rate	Crediting Rate	Daily Rate Corresponding To Crediting Rate
20260101	20260131	1.50%	3.30%	0.009041%
20260201	20260228	1.50%	3.30%	0.009041%
20260301	20260331	1.50%	3.30%	0.009041%

**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 Zeng Li Type C Whole Life Insurance (Universal)**  
**HSBC Hui Zeng Li 2024 Whole Life Insurance (Universal)**

Date From	Date To	Minimum Guaranteed Crediting Rate	Crediting Rate	Daily Rate Corresponding To Crediting Rate
20250101	20250131	1.50%	3.30%	0.009041%
20250201	20250228	1.50%	3.30%	0.009041%
20250301	20250331	1.50%	3.30%	0.009041%
20250401	20250430	1.50%	3.30%	0.009041%
20250501	20250531	1.50%	3.30%	0.009041%
20250601	20250630	1.50%	3.30%	0.009041%
20250701	20250731	1.50%	3.30%	0.009041%
20250801	20250831	1.50%	3.30%	0.009041%
20250901	20250930	1.50%	3.30%	0.009041%
20251001	20251031	1.50%	3.30%	0.009041%
20251101	20251130	1.50%	3.30%	0.009041%
20251201	20251231	1.50%	3.30%	0.009041%

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4. If the policy is terminated, the policy interest during the unsettled period will be calculated based on the latest published crediting rate.
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# Universal Account Crediting Rate Disclosure Year 2024

The disclosed rates apply to following insurance products:  
HSBC Hui Zeng Li Type C Whole Life Insurance (Universal)  
HSBC Hui Zeng Li 2024 Whole Life Insurance (Universal)

Date From	Date To	Minimum Guaranteed Crediting Rate	Crediting Rate	Daily Rate Corresponding To Crediting Rate
20241001	20241031	1.50%	3.30%	0.009016%
20241101	20241130	1.50%	3.30%	0.009016%
20241201	20241231	1.50%	3.30%	0.009016%

**Remark:**

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