

## 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)**

<b>Date From</b>	<b>Date To</b>	<b>Minimum Guranteed Crediting Rate</b>	<b>Crediting Rate for the month (Annual Rate)</b>	<b>Crediting Rate for the month (Corresponding Daily Rate)</b>
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%

**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%

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## Universal Account Crediting Rate Disclosure Year 2017

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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%

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## Universal Account Crediting Rate Disclosure Year 2016

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)
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%

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# 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%

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