

# Key Facts Statement (KFS) for IPO Loan Facility

The Hongkong and Shanghai Banking Corporation Limited (“the Bank”, “we” or “us”)

IPO Loan Facility  
31 March 2025

<p>This product is an Initial Public Offering (IPO) loan facility.</p> <p>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to the IPO loan facility application submitted and the Terms and Conditions for HSBC IPO Nominees Services and IPO Loan Facility for the final terms of your facility.</p> <p>Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.</p>	
<b>Interest Rates and Interest Charges</b>	
<b>Annualised Interest Rate</b>	Not Applicable
<b>Annualised Overdue / Default Interest Rate</b>	<p>If there is a negative balance in your IPO Loan Facility’s settlement account on date of debit subscription cost and/or date of repayment, and there is no pre-arranged credit facility, corresponding unauthorised overdraft prevailing interest rates will be charged, until the negative balance is settled in full.</p> <p>Please refer to the Bank Tariff on the Bank’s website [ <a href="http://www.hsbc.com.hk/fees/">www.hsbc.com.hk/fees/</a> ] for details.</p> <p>If your IPO Loan Facility’s settlement account has pre-arranged credit facility, relevant interest and fees applicable to the specific facility will apply. Please refer to the specific facility for details.</p>
<b>Overlimit Interest Rate</b>	Not Applicable
<b>Repayment</b>	
<b>Repayment Frequency</b>	This loan facility does not require periodic repayment in regular amount.
<b>Periodic Repayment Amount</b>	This loan facility does not require periodic repayment in regular amount.
<b>Total Repayment Amount</b>	<p>Total repayment amount depends on the actual IPO loan facility amount plus any applicable facility fee over the loan period.</p> <p><b>Remark:</b> Please use our online facility fee calculator accessible from our website / principal Internet platform to obtain reference information.</p> <p>[ <a href="http://www.hsbc.com.hk/investments/products/ipo/">www.hsbc.com.hk/investments/products/ipo/</a> ]</p>
<b>Fees and Charges</b>	
<b>Facility Fee</b>	<p>A facility rate applies to the IPO loan facility amount over the loan facility period.</p> <p>Facility fee may vary for each IPO loan facility. We will provide pricing information to you at the time of your application. Please refer to details of the specific IPO on HSBC’s website, online / mobile application platforms or the relevant application documents.</p>

To borrow or not to borrow? Borrow only if you can repay!

<b>Fees and Charges</b>	
<b>IPO Loan Facility Application Fee</b>	<p>A fixed fee per IPO loan facility.</p> <p>Application fee may vary for each IPO loan facility. We will provide pricing information to you at the time of your application. Please refer to details of the specific IPO on HSBC's website, online / mobile application platforms or the relevant application documents.</p>
<b>Late Payment Fee and Charge</b>	<p>If there is negative balance in your IPO Loan Facility's settlement account on date of debit subscription cost and/or date of repayment, and there is no pre-arranged credit facility, corresponding unauthorised overdraft handling charges will be charged on each occasion respectively.</p> <p>Please refer to the Bank Tariff on the Bank's website [ <a href="http://www.hsbc.com.hk/fees/">www.hsbc.com.hk/fees/</a> ] for details.</p> <p>If your IPO Loan Facility's settlement account has pre-arranged credit facility, relevant interest and fees applicable to the specific facility will apply. Please refer to the specific facility for details.</p>
<b>Overlimit Handling Fee</b>	Not applicable
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	Not Applicable
<b>Additional Information</b>	
<ul style="list-style-type: none"> <li>• Facility fee is accrued daily based on the IPO loan facility amount and is calculated on the basis of actual number of days elapsed and 365 days in a year (or 366 days in a leap year). Facility fee is deducted from your settlement account on the repayment date, regardless of whether any amount is drawdown under the IPO loan facility.</li> <li>• Annualised Overdue / Default Interest Rate is accrued daily based on the negative balance on date of debit subscription cost and/or date of repayment and is calculated on the basis of actual number of days elapsed and 365 days in a year (or 366 days in a leap year). Annualised Overdue / Default Interest Rate is deducted from your settlement account on the 28th of each month. If that date falls on a Sunday or public holiday, interest will be deducted on the preceding business day.</li> <li>• IPO loan facility application fee is deducted from your settlement account at anytime after the Bank received the application. This fee is non-refundable even if your application is unsuccessful or only partly successful.</li> <li>• The customer's settlement account will be used for repayment of the IPO loan facility.</li> <li>• Please refer to the HSBC website for IPOs or the Terms and Conditions for HSBC IPO Nominees Services and IPO Loan Facility for key features, example illustrations, key risks.</li> <li>• The loan facility is subject to the Terms and Conditions for HSBC IPO Nominees Services and IPO Loan Facility.</li> <li>• For latest information, please refer to HSBC website [ <a href="http://www.hsbc.com.hk/investments/products/ipo/">www.hsbc.com.hk/investments/products/ipo/</a> ].</li> <li>• Please note that we do not appoint any third parties to refer credit facility applications to us and will not process any application that was referred by a third party under beneficial arrangement.</li> <li>• For enquiry, please contact your dedicated Relationship Manager or call our hotline at 2233 3033 (HSBC Global Private Banking customers), 2233 3033 (HSBC Premier Elite customers), 2233 3322 (HSBC Premier customer), 2233 3000 (other customers).</li> </ul>	

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.