

Important Lending Notice

- Commencing 1 July 2019, capital in nature instruments such as bonds issued by HSBC and its subsidiaries will no longer be considered as secured assets for any secured credit. The ceiling limit generated from the affected capital in nature instruments will be readjusted to zero starting on the same date. Please [click here](#) for the list of affected capital in nature instruments.
- From 1 January 2020, Wayfoong Statement Gold will no longer be considered as Secured Asset for Business Integrated Account Secured Credit Facility. The credit-to-asset ratio of the Wayfoong Statement Gold will be readjusted to zero from the effective date.

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

