

K. Default Interest Rates

Item	Charge
Unauthorised overdraft (for current accounts only)	
In Hong Kong dollars	Up to Best Lending Rate + 8% p.a. for customers with relationship managers
In US dollars	Up to Best Lending Rate + 6% p.a.
Past due loans/banking facilities/hire purchase/leasing agreement	
Hire purchase/leasing/Business Instalment Loan/Profits Tax Loan	Please refer to respective facility documentation
Other loans/banking facilities in Hong Kong dollars	Up to HSBC's Best Lending Rate + 8% p.a.
Other loans/banking facilities in currencies other than Hong Kong dollars	Up to the lending/interest rate set in the respective facility documentation + 6% p.a.
Unpaid amounts under guarantees given to the Bank (Rate for "Default Interest")	
In Hong Kong dollars	Up to Best Lending Rate + 8% p.a.
In US dollars	Up to Best Lending Rate + 6% p.a.