

## K. Default Interest Rates

Item	Charge
<b>Unauthorised overdraft (for current accounts only)</b>	
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.
<b>Past due loans/banking facilities/hire purchase/leasing agreement</b>	
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.
<b>Unpaid amounts under guarantees given to the Bank (Rate for "Default Interest")</b>	
In Hong Kong dollars	Up to Best Lending Rate + 8%p.a.
In US dollars	Up to Best Lending Rate + 6%p.a.