HSBC

Applicable Interest Rates for HSBC Smart Home Mortgage Loan / HSBC Smart Investment Mortgage Loan

The Hongkong and Shanghai Banking Corporation Limited

As of 2 November 2026

The following are the Applicable Interest Rates for the HSBC Mortgage Loans under the Mortgage Loan Agreement (Revised version as of 1 November 2010).

＝ HSBC Smart Home Mortgage Loan ＝

• Balance Offset Type (per annum)

	Base Interest Rate	Initial Loan Amount Over 50 million yen	Initial Loan Amount Up to 50 million yen
Daily Floating Interest Rate	2.500%	2.500%	2.950%
(Difference from Base Interest Rate)		(Same as Base Interest Rate)	(Base Interest Rate + 0.450%)

※ For the Balance Offset Type, only the Daily Floating Interest Rate is available. Fixed Interest Rates are not offered.

※ The amount of monthly interest payment for the Balance Offset Type will vary depending on the balance of the yen savings account designated for the Balance Offset calculation. The repayment amount may vary significantly depending on the Applicable Interest Rate and the customer's savings plan. Please ensure to confirm the estimate of repayment amount at the Tokyo branch of HSBC.

• Regular Type (per annum)

	Base Interest Rate	Initial Loan Amount Over 50 million yen	Initial Loan Amount Up to 50 million yen
Daily Floating Interest Rate	2.500%	0.900%	1.250%
Fixed Interest Rate (6 Months)	4.172%	2.572%	2.922%
Fixed Interest Rate (3 Years)	4.933%	3.333%	3.683%
Fixed Interest Rate (5 Years)	5.176%	3.576%	3.926%
(Difference from Base Interest Rate)		(Base Interest Rate – 1.600%)	(Base Interest Rate – 1.250%)

＝ HSBC Smart Investment Mortgage ＝

(per annum)

	Base Interest Rate	Initial Loan Amount Over 50 million yen	Initial Loan Amount Up to 50 million yen
Daily Floating Interest Rate	2.500%	2.300%	2.500%
Fixed Interest Rate (6 Months)	4.172%	3.972%	4.172%
Fixed Interest Rate (3 Years)	4.933%	4.733%	4.933%
Fixed Interest Rate (5 Years)	5.176%	4.976%	5.176%
(Difference from Base Interest Rate)		(Base Interest Rate – 0.200%)	(Same as Base Interest Rate)

※ For the HSBC Smart Investment Mortgage Loan, the Balance Offset type is not offered.

(Please ensure to read the back of this page.)

＝ Applicable Interest Rates ＝

- The Bank will determine the Base Interest Rate for the Daily Floating Interest Rate as the daily rate and the Base Interest Rate for the Fixed Interest Rate as the rate for the period corresponding to the applicable "Fixed Period", during which such Applicable Interest Rate will be fixed.
- When the Base Interest Rate is changed during the Loan Period, the Applicable Interest Rate will be changed correspondingly. However, the Applicable Interest Rate for the Fixed Interest Rate will not be changed during the Fixed Period.
- When a new Fixed Period begins during the Loan Period or when the Applicable Interest Rate is changed during the Loan Period pursuant to the Mortgage Loan Agreement, the Applicable Interest Rate as at the time of such change will be applied.

＝ About the fees related to the Mortgage Loan ＝

- Upon prepayment, a prepayment fee prescribed by the Bank will be charged.
- Translation fee, fee for change in the Applicable Interest Rate, fee for changing to Balance Offset Type, etc. will be charged separately, depending on the individual transactions.

※ Please inquire about details of the fees related to the Mortgage Loan.

＝ The amount equivalent to the premium for the Group Credit Life Insurance ＝

As of January 2026

Group Credit Life Insurance	JPY 664 per JPY 1 million of the outstanding balance of the Mortgage Loan (before contractual repayment) as of the 26th day of each month
The amount will be determined based on the rate prescribed by Cardif Assurance Vie Japan, the insurance underwriter. The amount is changed yearly from the premium payment in January of each year. (The Mortgage Loan balance less than JPY 1 million will also be included for the calculation of the amount equivalent to the premium).	

Please read carefully.

- The Daily Floating Interest Rate is changed from time to time.
- The Fixed Interest Rate is subject to change in the same month due to drastic fluctuations in the market interest rate.
- The interest rate during the Loan Period will change according to the provisions of the agreement.
- For more details about the respective Mortgage Loans, please visit the Tokyo Branch of HSBC and/or please refer to the Bank's Website (http://www.hsbc.co.jp/1/2/)