

Calculation of Effective Limit for Secured Credit 有抵押信貸服務的可用信貸額計算方法

Your Secured Credit's effective limit will be adjusted automatically on a daily basis according to the prevailing market value and the corresponding credit-to-asset ratio of your eligible asset(s) pledged to the Secured Credit Facility. The automatic adjustment of effective limit is up to the secured credit-ceiling limit approved.

您的有抵押信貸服務的可用額度，將根據您抵押予本行的認可抵押資產的市值及信貸與資產比例每日自動調整。自動調整額度最高不超過您在申請有抵押信貸服務時所獲審批的有抵押信貸最高限額。

Total Effective Limit for Secured Credit
有抵押信貸服務的總可用信貸額

=

Effective Limit
from Deposit
存款的可用信貸額

+

Effective Limit
from Investment
投資產品的可用信貸額
(if pledged 如已經抵押)

OR 或

=

Secured Credit Ceiling Limit
有抵押信貸最高限額

(whichever is lower 以較低者為準)

Deposit 存款：

Amount 金額
(in HKD equivalent
折算為港幣)

x

Credit-to-Asset Ratio
信貸與資產比例

=

Effective Limit
from Deposit
存款的可用信貸額

Investment 投資產品： (if pledged 如已抵押)

Market Value 市場價格
(in HKD equivalent
折算為港幣)

x

Credit-to-Asset Ratio
信貸與資產比例

=

Effective Limit
from Investment
投資產品的可用信貸額

Note 註：

1. Currency exchange is converted at our prevailing buying exchange rate.
貨幣兌換按本行當時的買入匯率折算。
2. Eligible Unit Trusts /Bonds /Certificates of Deposit /Equity Link Notes /Equity Link Investment's credit-to-asset ratio is determined by the respective Product Risk Level.
認可作為抵押的單位信託基金／債券／存款證／股票掛鈎票據／股票掛鈎投資產品的信貸與資產比例按照相關的產品風險級數釐定。
3. It is optional for customers to pledge the investment account for Secured Credit facility. Once selected, all investment products within the account will be pledged.
客戶可以選擇是否將投資戶口抵押於有抵押信貸服務，選擇後戶口內所有的投資產品將會被抵押。
4. For latest details of eligible assets for Secured Credit facility and their respective credit-to-asset ratio, please refer to the Secured Credit page on HSBC website.
請瀏覽滙豐網站內有抵押信貸服務的產品頁面，查閱有抵押信貸服務最新的認可抵押資產類型及其相關的信貸與資產比例詳情。

Calculation Illustrative Example 計算示例

Deposit 存款：

Asset type 資產類別	Amount 金額 (in HKD equivalent 折算為港幣)	X	Credit-to-Asset Ratio 信貸與資產比例	=	Effective Credit Limit from Deposit 存款的可用信貸額
HKD Deposit 港元存款	\$50,000.00	X	0%	=	\$0.00
AUD Deposit 澳元存款	\$10,000.00	X	85%	=	\$8,500.00
HKD Time Deposit 港元定期存款	\$30,000.00	X	100%	=	\$30,000.00
Sub-total 小計：				=	\$38,500.00

Investment 投資產品：

(if pledged 如已抵押)

Asset type 資產類別	Market Value 市場價格 (in HKD equivalent 折算為港幣)	X	Credit-to-Asset Ratio 信貸與資產比例	=	Effective Credit Limit from Investment 投資產品的可用信貸額
Stock A 股票 甲	\$20,000.00	X	50%	=	\$10,000.00
Stock B 股票 乙	\$60,000.00	X	0%	=	\$0.00
Unit Trust C 基金 丙	\$50,000.00	X	70%	=	\$35,000.00
Bonds D 債券 丁	\$8,000.00	X	30%	=	\$2,400.00
Sub-total 小計：				=	\$47,400.00

Total Effective Limit from Deposit and Investment 存款及投資產品的總可用信貸額

Deposit 存款	Investment 投資產品	Total Effective Limit 總可用信貸額
\$38,500.00	+	\$47,400.00 = \$85,900.00

	Scenario 1 情景一	*Scenario 2 情景二
Secured Credit Ceiling Limit 有抵押信貸最高限額	\$5,000,000.00	\$40,000.00
Total Effective Limit for Secured Credit 有抵押信貸服務的總可用信貸額	\$85,900.00	\$40,000.00

*As the Secured Credit Ceiling Limit (i.e. \$40,000) is lower than the Total Effective Limit for Secured Credit (i.e. \$85,900), the lower one is taken.

由於有抵押信貸最高限額 (\$40,000) 低於有抵押信貸服務的總可用信貸額 (\$85,900), 需以較低者為準。