Corporate and Institutional Banking Unauthorised Overdraft Rate (UOD)

The Unauthorised Overdraft Rate will be the applicable interest rate for:

- all borrowings in excess of an approved overdraft facility limit; or
- in circumstances where there are insufficient funds available in your deposit account for drawing thus causing your account to become overdrawn, without an overdraft facility being in place.

The amount of the Unauthorised Overdraft will be subject to our prevailing interest rate set out below calculated on a daily basis. Rates will be updated from time to time and will be advised via the HSBC Public Website. Please note all rates are subject to the Bank's qualifying criteria and we reserve the right to refuse and block any unauthorised attempt to overdraw. You will not be charged the Unauthorised Overdraft rate if we do not allow an Unauthorised Overdraft.

Unauthorised Overdraft Rate

Effective from: 30th June 2026

Unauthorised Overdraft Rate	**Currency**	**Annual Percentage Rate**
	NZD	11.25% p.a.
	AUD	13.35% p.a.
	CAD	11.25% p.a.
	CHF	9.00% p.a.
	DKK	11.00% p.a.
	EUR	11.40% p.a.
	GPB	12.75% p.a.
	HKD	13.00% p.a.
	IDR	14.75% p.a.
	INR	14.25% p.a.
	JPY	10.00% p.a.
	KRW	11.50% p.a.
	MYR	11.75% p.a.
	NOK	13.25% p.a.
	PHP	13.75% p.a.
	SAR	13.25% p.a.
	SEK	10.75% p.a.
	SGD	10.10% p.a.
	THB	10.00% p.a.
	USD	12.75% p.a.
	ZAR	16.00% p.a.

Issued by The Hongkong and Shanghai Banking Corporation Limited, incorporated in the Hong Kong SAR, acting through its New Zealand branch NZBM 9429039532039