<u>Introduction of Standardised Base Rate (SBR) to replace Base Rate (BR) for new</u> Retail Loans

26 July 2022

Dear Valued Customers,

Effective 01 August 2022, the HSBC's Base Rate (BR) will be replaced by Standardised Based Rate (SBR) which will be aligned to Bank Negara Malaysia's (BNM) Overnight Policy Rate (OPR). The current SBR is 2.25% p.a.

