

Savings Interest Rates

The information in this leaflet is correct as at 27 September 2021

All offsale product rates, and previous rates for all products, can be found at **hsbc.co.uk** or chat to us 24/7 via Online Banking or the HSBC Mobile Banking App. You can also call us on **03457 404 404**.

Our opening hours can be found at **hsbc.co.uk/contact**. To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

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Summary Box

Account Name	Online Bonus Saver			
What is the interest rate?	Balance	Standard Rates	Interest including bonus	
	Up to £10,000	0.01% AER/Gross	0.05% AER/Gross	
	£10,000 +	0.01% AER/Gross	0.02% AER/Gross	
	<p>Interest is calculated daily and credited to the account monthly.</p> <p>The standard rate of interest is paid in any month where a withdrawal is made or you close your account.</p> <p>The interest rate including bonus is paid in any month where you don't make a withdrawal or don't close your account.</p> <p>Balances up to £10,000 will earn the higher rate of interest. Only the part of the balance above £10,000 will earn the lower rate of interest.</p>			
Can HSBC change the interest rate?	Yes, we can change the interest rate on this account in line with the account Terms and Conditions.			
What would the estimated balance be after 12 months based on a range of deposits?	Initial Deposit	Rate	Interest Rate	Balance at end of 12 months
	£1,000	Standard rate	0.01% AER/Gross	£1,000.10
		Interest including bonus	0.05% AER/Gross	£1,000.50
	£20,000	Standard rate	0.01% AER/Gross on the whole balance	£20,002
		Interest including bonus	0.05% AER/Gross on 1st £10,000 then 0.02% AER/Gross on any balance over £10,000	£20,007
	<p>For the purpose of this calculation it is assumed:</p> <ul style="list-style-type: none"> • Initial deposit of either £1,000 or £20,000 • No additional deposits • No withdrawal made in any month for the interest rate including bonus calculation • A withdrawal made in every month for the Standard rate calculation (amounts withdrawn not shown for illustrative purposes) • No change to the interest rate during the 12 months. <p>Projection provided for illustrative purposes only and does not take into account individual circumstances.</p>			

<p>How do I open and manage my account?</p>	<p>Eligibility:</p> <ul style="list-style-type: none"> • aged 16 years or over • hold an HSBC current or savings account • able to manage your account online only. <p>How to open the account:</p> <ul style="list-style-type: none"> • this account can only be opened in a sole name • open an account via Online Banking only. <p>Minimum/Maximum Balance:</p> <ul style="list-style-type: none"> • a minimum of £1 must be deposited to open the account • there is no maximum balance. <p>How to manage the account:</p> <ul style="list-style-type: none"> • once opened, the account can be managed via Online Banking or the HSBC Mobile Banking App where you can chat to us 24/7. You can also manage the account via Telephone Banking or in branch.
<p>Can I withdraw money?</p>	<p>Yes, you have instant access to your account. You can make as many fee free withdrawals as you like. However if you do make a withdrawal you will receive the standard rate of interest (currently 0.10% AER/Gross) for that month.</p>
<p>Additional Information</p>	<p>A 14-day cancellation period applies to this account.</p> <p>We do not deduct tax from any interest paid to you.</p> <p>Tax benefits depend on individual circumstances and could change in the future.</p> <p>Definitions</p> <ul style="list-style-type: none"> • AER stands for Annual Equivalent Rate. This shows you what the gross rate would be if interest were paid and compounded each year. • Gross is the rate of interest if interest were paid and not compounded each year. <p>Rates correct as at 27 September 2021</p>

Summary Box

Account Name	Loyalty Cash ISA			
What is the interest rate?	Balance	Rate	Interest Rate	
		HSBC Premier	Standard Rate	0.01% AER/tax free
		Loyalty Rate	0.05% AER/tax free	
	Other Current Accounts	Standard Rate	0.01% AER/tax free	
		Loyalty Rate	0.02% AER/tax free	
<p>Interest is calculated daily and credited to the account monthly.</p> <p>A Loyalty rate applies for 12 months from the date of each payment into your ISA. If you make further payments into your ISA, your Loyalty rate period will begin again from the date of each payment. Upon the expiry of your Loyalty rate period, you will earn a standard rate of interest until you make a further payment.</p>				
Can HSBC change the interest rate?	Yes, we can change the interest rate on this account in line with the account Terms and Conditions.			
What would the estimated balance be after 12 months based on a £1,000 deposit?	Balance	Rate	Interest Rate	Balance at end of 12 months
		HSBC Premier	Standard Rate	0.01% AER/tax free
		Loyalty Rate	0.05% AER/tax free	£1,000.50
	Other Current Accounts	Standard Rate	0.01% AER/tax free	£1,000.10
		Loyalty Rate	0.02% AER/tax free	£1,000.20
<p>For the purpose of this calculation it is assumed:</p> <ul style="list-style-type: none"> • Initial deposit of £1,000 • No further deposits • No withdrawals • No change to the interest rate during the 12 months <p>Projection provided for illustrative purposes only and does not take into account individual circumstances.</p>				

<p>How do I open and manage my account?</p>	<p>Eligibility:</p> <ul style="list-style-type: none"> • aged 16 years or over • be resident in the UK for tax purposes, or if not so resident, be a Crown employee serving overseas, or be married to, or in a civil partnership with, such a person • hold an HSBC current account. <p>How to open the account:</p> <ul style="list-style-type: none"> • this account can only be opened in a sole name • open an account via Online Banking, in branch or by post • or you can transfer current and/or previous years' subscriptions by completing an ISA transfer form.
<p>How do I open and manage my account? (continued)</p>	<p>Minimum/Maximum Balance:</p> <ul style="list-style-type: none"> • a minimum of £1 must be deposited to open the account • the maximum amount you can deposit is subject to annual subscription limits. The annual subscription limit for the current tax year is £20,000. This can be saved in a cash ISA, a stocks and shares ISA, an innovative finance ISA or a lifetime ISA with either the same or different providers • no maximum balance. <p>How to manage the account:</p> <ul style="list-style-type: none"> • once opened, the account can be managed via Online Banking or the HSBC Mobile Banking App where you can chat to us 24/7. You can also manage the account via Telephone Banking or in branch.
<p>Can I withdraw money?</p>	<p>Yes, you have instant access to your account. You can make as many fee free withdrawals as you like. However once you have paid in the maximum annual subscription limit, any amount withdrawn cannot be replaced until the following tax year.</p> <p>If you withdraw funds from your ISA you may lose the associated tax benefits.</p>

Additional Information

A 30-day cancellation period applies to this account.

Interest is paid tax-free, that is free from UK Income Tax and Capital Gains Tax.

The value of tax benefits described depends on individual circumstances. The tax treatment of ISAs could change in the future.

Subscribing to a cash ISA may affect your eligibility to subscribe to a Help to Buy: ISA.

Definitions:

- AER stands for Annual Equivalent Rate. This shows you what the gross rate would be if interest were paid and compounded each year.
- Tax free from personal liability to any UK Income Tax and Capital Gains Tax.
- ISA stands for Individual Savings Account.

Rates correct as at 27 September 2021

Summary Box

Account Name	Flexible Saver			
What is the interest rate?	Balance	Rate	Interest Rate	
	All balances	All Rates	0.01% AER/Gross	
Interest is calculated daily and credited to the account monthly.				
Can HSBC change the interest rate?	Yes, we can change the interest rate on this account in line with the account Terms and Conditions.			
What would the estimated balance be after 12 months based on a £1,000 deposit?	Initial Deposit	Rate	Interest Rate	Balance at end of 12 months
	£1,000	All Rates	0.01% AER/Gross	£1,000.10
<p>For the purpose of this calculation it is assumed:</p> <ul style="list-style-type: none"> • Initial deposit of £1,000 • No further deposits • No withdrawals • No change to the interest rate during the 12 months <p>Projection provided for illustrative purposes only and does not take into account individual circumstances.</p>				
How do I open and manage my account?	Eligibility:			
	<ul style="list-style-type: none"> • aged 16 years or over. 			
How to open the account:				
<ul style="list-style-type: none"> • this account can be opened in sole or joint names • open an account via Online Banking, or in branch. 				
Minimum/Maximum Balance:				
<ul style="list-style-type: none"> • a minimum of £1 must be deposited to open the account • there is no maximum balance. 				
How to manage the account:				
<ul style="list-style-type: none"> • once opened, the account can be managed via Online Banking or the HSBC Mobile Banking App where you can chat to us 24/7. You can also manage the account via Telephone Banking or in branch. 				
Can I withdraw money?	Yes, you have instant access to your account. You can make as many fee free withdrawals as you like.			

**Additional
Information**

A 14-day cancellation period applies to this account.

We do not deduct tax from any interest paid to you.

Tax benefits depend on individual circumstances and could change in the future.

Definitions

- AER stands for Annual Equivalent Rate. This shows you what the gross rate would be if interest were paid and compounded each year.
- Gross is the rate of interest if interest were paid and not compounded each year.

Rates correct as at 27 September 2021

Summary Box

Account Name	HSBC Premier Savings		
What is the interest rate?	Balance	Interest Rate	
	All balances	0.01% AER/Gross	
	Interest is calculated daily and is credited to the account monthly.		
	<ul style="list-style-type: none"> Rate also applies to all cash within the Premier Investment Management Service (PIMS). 		
Can HSBC change the interest rate?	Yes, we can change the interest rate on this account in line with the account Terms and Conditions.		
What would the estimated balance be after 12 months based on a £1,000 deposit?	Initial Deposit	Interest Rate	Balance at end of 12 months
	£1,000	0.01% AER/Gross	£1,000.10
	For the purpose of this calculation it is assumed:		
	<ul style="list-style-type: none"> Initial deposit of £1,000 No further deposits No withdrawals No change to the interest rate during the 12 months 		
	Projection provided for illustrative purposes only and does not take into account individual circumstances.		
How do I open and manage my account?	<p>Eligibility:</p> <ul style="list-style-type: none"> aged 18 years or over an HSBC Premier customer. <p>How to open the account:</p> <ul style="list-style-type: none"> this account can be opened in sole or joint names open an account via Online Banking, or in branch. <p>Minimum/Maximum Balance:</p> <ul style="list-style-type: none"> a minimum of £1 must be deposited to open an account there is no maximum balance. <p>How to manage the account:</p> <ul style="list-style-type: none"> once opened, the account can be managed via Online Banking or the HSBC Mobile Banking App where you can chat to us 24/7. You can also manage the account via Telephone Banking or in branch. 		

Can I withdraw money?	Yes, you have instant access to your account. You can make as many fee free withdrawals as you like.
Additional Information	<p>A 14-day cancellation period applies to this account.</p> <p>We do not deduct tax from any interest paid to you.</p> <p>Tax benefits depend on individual circumstances and could change in the future.</p> <p>Definitions</p> <ul style="list-style-type: none">• AER stands for Annual Equivalent Rate. This shows you what the gross rate would be if interest were paid and compounded each year.• Gross is the rate of interest if interest were paid and not compounded each year. <p>Rates correct as at 27 September 2021</p>

Summary Box

Account Name	HSBC Premier Family Savings		
What is the interest rate?	Balance	Interest Rate	
	All balances	0.01% AER/Gross	
	Interest is calculated daily and credited to the account monthly.		
Can HSBC change the interest rate?	Yes, we can change the interest rate on this account in line with the account Terms and Conditions.		
What would the estimated balance be after 12 months based on a £1,000 deposit?	Initial Deposit	Interest Rate	Balance at end of 12 months
	£1,000	0.01% AER/Gross	£1,000.10
	<p>For the purpose of this calculation it is assumed:</p> <ul style="list-style-type: none"> Initial deposit of £1,000 No further deposits No withdrawals No change to the interest rate during the 12 months <p>Projection provided for illustrative purposes only and does not take into account individual circumstances.</p>		
How do I open and manage my account?	<p>Eligibility:</p> <ul style="list-style-type: none"> aged between 18 and 25 years old parent/legal guardian must be an HSBC Premier customer. <p>How to open the account:</p> <ul style="list-style-type: none"> this account can only be opened in a sole name open an account in branch. <p>Minimum/Maximum Balance:</p> <ul style="list-style-type: none"> a minimum of £1 must be deposited to open an account there is no maximum balance. <p>How to manage the account:</p> <ul style="list-style-type: none"> once opened, the account can be managed via Online Banking or the HSBC Mobile Banking App where you can chat to us 24/7. You can also manage the account via Telephone Banking or in branch. 		

Can I withdraw money?	Yes, you have instant access to your account. You can make as many fee free withdrawals as you like.
Additional Information	<p>A 14-day cancellation period applies to this account.</p> <p>We do not deduct tax from any interest paid to you.</p> <p>Tax benefits depend on individual circumstances and could change in the future.</p> <p>Definitions</p> <ul style="list-style-type: none">• AER stands for Annual Equivalent Rate. This shows you what the gross rate would be if interest were paid and compounded each year.• Gross is the rate of interest if interest were paid and not compounded each year. <p>Rates correct as at 27 September 2021</p>

Summary Box

Account Name	Regular Saver			
What is the interest rate?	Balance	Interest Rate		
	All balances	1.00% AER/Gross		
Interest is calculated daily and is credited at the end of the 12 month fixed term.				
Can HSBC change the interest rate?	No, once your account is opened the rate will remain fixed for the 12 month term.			
What would the estimated balance be after 12 months based on 12 regular monthly deposits of £25 and £250?	Monthly Deposits	Total Deposits after 12 months	Interest Rate	Balance at end of 12 months
	£25	£300	1.00% AER/Gross	£301.63
	£250	£3,000	1.00% AER/Gross	£3,016.25
	For the purpose of this calculation it is assumed: <ul style="list-style-type: none"> • 12 monthly deposits of £25 or £250 • No withdrawals • No change to the interest rate during the 12 months Projection provided for illustrative purposes only and does not take into account individual circumstances.			

<p>How do I open and manage my account?</p>	<p>Eligibility:</p> <ul style="list-style-type: none"> • you must have one of the following HSBC current accounts: HSBC Premier, HSBC Advance, Bank Account, Bank Account Pay Monthly, HSBC Student Bank Account or Graduate Bank Account which you must maintain for the 12 month duration. <p>How to open the account:</p> <ul style="list-style-type: none"> • this account can be opened in sole or joint names • open an account via Online Banking, or in branch. <p>Minimum/Maximum Balance:</p> <ul style="list-style-type: none"> • The minimum deposit in month 1 is £25 • The maximum balance is £3,000 at the end of the 12 month term. <p>Regular Deposits:</p> <ul style="list-style-type: none"> • regular deposits must be made by standing order each month • the minimum monthly deposit is £25 per month • the maximum monthly deposit is £250 per month • if you don't pay in the maximum allowed in any month, you can carry over the unused subscriptions and catch up in future months. <p>How to manage the account:</p> <ul style="list-style-type: none"> • once opened you can view your account balance via Online Banking, the HSBC Mobile Banking App where you can chat to us 24/7, via Telephone Banking or in branch. You can change the amount of your standing order via Telephone Banking.
<p>Can I withdraw money?</p>	<p>No, you cannot make partial withdrawals.</p> <p>You can close your account before the end of the 12 month term however you will receive interest up to the date of closure at our Flexible Saver rate.</p> <p>At the end of 12 months we'll transfer your savings into your Flexible Saver or Premier Savings. If you have more than one of these accounts we'll pay your savings into the account which pays the best interest. And if you don't have any of these accounts, we'll convert your Regular Saver to a Flexible Saver.</p>
<p>Additional Information</p>	<p>A 14-day cancellation period applies to this account.</p> <p>We do not deduct tax from any interest paid to you.</p> <p>Tax benefits depend on individual circumstances and could change in the future.</p> <p>Definitions</p> <ul style="list-style-type: none"> • AER stands for Annual Equivalent Rate. This shows you what the gross rate would be if interest were paid and compounded each year. • Gross is the rate of interest if interest were paid and not compounded each year. <p>Rates correct as at 27 September 2021</p>

Summary Box

Account Name	Fixed Rate Saver			
What is the interest rate?	Term	Deposit	Interest Rate*	
	2 years	£2,000 +	0.20% AER/Gross	
	1 year	£2,000 +	0.15% AER/Gross	
	<p>Interest is calculated daily and credited either monthly or annually.</p> <p>If you choose monthly interest, we'll pay interest on the monthly anniversary of your account being opened. If you choose annual interest, we'll pay it on the anniversary of your account being opened.</p> <p>The interest is paid directly into your HSBC current or savings account – the same one you use to pay in your initial deposit.</p>			
Can HSBC change the interest rate?	No, once your account is opened the rate will remain fixed for the duration of your fixed rate period.			
What would the estimated balance be at the end of the term based on a £2,000 deposit?	Term	Initial Deposit	Interest Rate*	Balance at end of term
	2 years	£2,000	0.20% AER/Gross	£2,008
	1 year	£2,000	0.15% AER/Gross	£2,003
	<p>For the purpose of these calculations, it is assumed:</p> <ul style="list-style-type: none"> • Initial deposit of £2,000 • No further deposits • No withdrawals • No change to the interest rate during the fixed term <p>Projection provided for illustrative purposes only and does not take into account individual circumstances.</p>			

<p>How do I open and manage my account?</p>	<p>Eligibility:</p> <ul style="list-style-type: none"> • aged 7 years or over • have an HSBC current account or savings account (excluding an ISA, Regular Savings Account or Basic Bank Account) which you must maintain for the duration of the fixed term • If you are aged between 7 years and 15 years you will need your application signed by a parent or guardian <p>How to open the account:</p> <ul style="list-style-type: none"> • this account can be opened in sole or joint names • open an account via Online Banking, or in branch. <p>Minimum/Maximum Balance:</p> <ul style="list-style-type: none"> • only one deposit per Fixed Rate Saver • the minimum deposit is £2,000 • the maximum balance/deposit is £1,000,000. <p>How to manage the account:</p> <ul style="list-style-type: none"> • once opened you can view your balance via Online Banking or the HSBC Mobile Banking App where you can chat to us 24/7. You can manage the account via Telephone Banking or in branch.
<p>Can I withdraw money?</p>	<p>Deposits of £50,000 or over: You can't close the product or withdraw any money until the end of your fixed rate period.</p> <p>Deposits under £50,000: You can withdraw all of the money and close the product early, for a fee of 90 days' interest. You can't withdraw part of the money.</p> <p>At the end of the fixed rate period your account will be closed and your funds and interest paid into the account they came from unless you have asked us to reinvest some/all of your funds.</p>
<p>Additional Information</p>	<p>There is no cancellation period with a new Fixed Rate Saver, however a 14-day cooling-off period does apply for reinvestments.</p> <p>We do not deduct tax from any interest paid to you.</p> <p>Tax benefits depend on individual circumstances and could change in the future.</p> <p>Definitions</p> <ul style="list-style-type: none"> • AER stands for Annual Equivalent Rate. This shows you what the gross rate would be if interest were paid and compounded each year. • Gross is the rate of interest if interest were paid and not compounded each year. <p>Rates correct as at 27 September 2021</p>

Summary Box

Account Name	MySavings/HSBC Premier MySavings				
What is the interest rate?	Balance	Interest Rate			
		MySavings	Premier MySavings		
	Up to £3,000	2.50% AER (2.47% Gross)	2.50% AER (2.47% Gross)		
	£3,000 +	0.25% AER/Gross	0.25% AER/Gross		
Interest is calculated daily and credited to the account monthly.					
Balances up to £3,000 will earn the higher rate of interest. Only the part of the balance above £3,000 will earn the lower rate of interest.					
Can HSBC change the interest rate?	Yes, we can change the interest rate on this account in line with the account Terms and Conditions.				
What would the estimated balance be after 12 months based on a range of deposits?	Initial Deposit	MySavings		Premier MySavings	
		Interest Rate	Balance at end of 12 months	Interest Rate	Balance at end of 12 months
	£1,000	2.50% AER (2.47% Gross)	£1,025	2.50% AER (2.47% Gross)	£1,025
£5,000	2.50% AER (2.47% Gross) on 1st £3,000 then 0.25% AER/Gross on any balance above £3,000	£5,080	2.50% AER (2.47% Gross) on 1st £3,000 then 0.25% AER/Gross on any balance above £3,000	£5,080	
For the purpose of this calculation it is assumed:					
<ul style="list-style-type: none"> • Initial deposit of £1,000 and £5,000 • No further deposits • No withdrawals • No change to the interest rate during the 12 months 					
Projection provided for illustrative purposes only and does not take into account individual circumstances.					

<p>How do I open and manage my account?</p>	<p>Eligibility:</p> <ul style="list-style-type: none"> • aged between 7-17 years old. <p>How to open the account:</p> <ul style="list-style-type: none"> • this account can only be opened in a sole name • if your parents bank with us, they can apply on your behalf through their personal Internet banking • open an account in branch. If you are under 16 you will need your parent/guardian to sign the application however as the account will be in your name you must be present in branch to open the account. <p>Minimum/Maximum Balance:</p> <ul style="list-style-type: none"> • a minimum of £10 must be deposited to open an account • there is no maximum balance. <p>How to manage the account:</p> <ul style="list-style-type: none"> • once opened you can manage your account in branch or via Telephone Banking. If you have a MyAccount, you can also manage your account via Online Banking or via the HSBC Mobile Banking App where you can chat to us 24/7.
<p>Can I withdraw money?</p>	<p>Yes, you have instant access to your account. You can make as many fee free withdrawals as you like.</p> <p>If you are under 11, MySavings comes with a Cash Book. You can use it to pay in and take money out at any HSBC branch. If you want to take out over £50 (or move it to another account) you'll need your parent or guardian's permission, and their signature.</p>
<p>Additional Information</p>	<p>A 14-day cancellation period applies to this account.</p> <p>We do not deduct tax from any interest paid to you.</p> <p>Tax benefits depend on individual circumstances and could change in the future.</p> <p>Definitions</p> <ul style="list-style-type: none"> • AER stands for Annual Equivalent Rate. This shows you what the gross rate would be if interest were paid and compounded each year. • Gross is the rate of interest if interest were paid and not compounded each year. <p>Rates correct as at 27 September 2021</p>

Important information

Changing interest rates

Interest rates may change. Always check our current rates by either contacting your local branch or checking our website at [hsbc.co.uk](https://www.hsbc.co.uk) before saving. Our interest rates are usually advertised in The Daily Mirror, Daily Mail and The Daily Telegraph. Interest rates form part of the terms and conditions that apply to the products. If you take out a product with us, we will tell you about any change to the interest rate in accordance with the terms that apply to the product.

The Premier rates shown in this leaflet only apply to certain customers as explained below.

Loyalty Cash ISA – you must have an HSBC current account when you take out this product. To receive the Loyalty rate, you must make a payment into your ISA at least every 12 months.¹ If you do not do this, you will earn a standard rate of interest until you make a further payment. You must be an HSBC Premier customer to receive the Premier Loyalty rate. If you cease to be an HSBC Premier customer, with immediate effect you will cease to receive the Premier Loyalty rate and will instead receive the Banking Loyalty rate.

Please see the terms and conditions that apply to your product and the terms and conditions and brochures that apply to HSBC Premier, HSBC Advance and HSBC Advance (Graduate) for details.

Important information about compensation arrangements

HSBC UK Bank plc is covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors are covered by the scheme.

For further information about the scheme (including the current limits, amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [fscs.org.uk](https://www.fscs.org.uk) or call the FSCS on **020 7741 4100** or **0800 678 1100**.

Please note only compensation related queries should be directed to the FSCS.

¹ 12 months is calculated as 366 days for interest purposes to allow for leap years.

General explanations**Gross rate**

The rate of interest, if interest were paid and not compounded each year.

AER (Annual Equivalent Rate)

A notional rate which illustrates what the gross rate would be if interest was paid and compounded each year.

Tax-free

Tax-free means free of UK Income Tax and Capital Gains Tax.

Accessibility

To find out more about our accessible services please visit [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or ask at any of our branches.

If you'd like this in another format such as large print, Braille or audio, please contact us. A textphone service is available for customers with hearing and/or speech impairments.

BSL Video Relay Service is also available (Monday-Friday 08:00-18:00, excluding Bank and Public Holidays) at [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility).

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