



BOUTIQUE

SHEI

makers

Savings

Freedom is
knowing you've
got options

net

Savings account name	Type of access	Main features and benefits
Online accounts		
Online Bonus Saver	Instant	Online account offering bonus interest for every month you don't make a withdrawal, otherwise standard interest rate will apply
Tax free accounts*		
HSBC Loyalty Cash ISA	Instant	Earn tax free interest on your savings, subject to an annual maximum subscription limit
HSBC Help to Buy: ISA	Instant	Save towards buying your first home and receive a 25% Government Bonus on your closing balance subject to minimum and maximum subscription limits. Eligibility criteria applies.
Instant access accounts		
Flexible Saver	Instant	Instant access account suitable for lump sum or regular savings
HSBC Premier Savings	Instant	Exclusively for HSBC Premier customers offering instant access
HSBC Premier Family Savings	Instant	Exclusively for 18 - 25 year old children of HSBC Premier customers
Fixed term and fixed rate		
Regular Saver	At end of term	Regular Savings, fixed rate for one year
Fixed Rate Saver	At end of term	Savings for a fixed term at a fixed rate. Choose from a variety of terms
Children's accounts		
MySavings	Instant	Children's savings account for 7 - 17 year olds opened and operated by the child
HSBC Premier MySavings	Instant	Children's savings account for 7 - 17 year olds opened and operated by the child, exclusive for children of HSBC Premier customers
Future Saver for Children	Instant	Designed for parents, relatives or friends to save on behalf of a child

* Tax free is free from UK Income Tax and Capital Gains Tax.

Minimum amount to open	How to apply	Manage online?	Pay in by standing order?	See page
£1	Online	✓	✓	5
£1	Branch, telephone, online and post	✓	✓	6
£0	Branch, telephone, online and post	✓	✓	7
£1	Branch, and online	✓	✓	8
£1	Branch, and online	✓	✓	9
£1	Branch	✓	✓	9
£25 per month	Branch, and online		✓	10
£2,000	Branch, and online			11
£10	Branch	✓	✓	12
£10	Branch	✓	✓	12
£1	Branch	✓	✓	13

Being free to do what you want to do

Taking the trip of a lifetime. Driving off in a shiny new motor. Giving the kids a helping hand or two. Whatever you're dreaming of for the future, an HSBC savings account could help make it happen.

We have a range of different accounts for different needs. They give you the freedom to keep money within easy reach, invest a lump sum for a little longer and make the most of your tax allowances too.

Take your time and browse the following pages. You'll find an at-a-glance introduction to each account listing all the features and benefits. So it's easy to compare and decide which options are best for you.

Some of our savings products come with additional tax advantages. **These depend on your individual circumstances and they could change in the future.** When choosing between accounts, think about the tax implications as well as how much access you'll need to retain.

You'll need an existing HSBC account before you can apply for some of our savings accounts. If you're opening an account with us, and in some circumstances if you already have an account but would like to open a new savings account, we'll need to confirm who you are and where you live. Please bring in one item from each of the lists below.

Proof of identity:

- ◆ valid full passport
- ◆ valid full UK driving licence
- ◆ National Identity Card

Proof of address:

- ◆ current bank or building society statement
- ◆ utility bill (not mobile phone bill)
- ◆ council tax or water rate bill
- ◆ valid full UK driving licence*¹

Online savings

Account name	Online Bonus Saver
Interest rates (AER)	Variable rate. Interest paid monthly. See the current Savings Interest Rate Insert. You can also find details of our current interest rates at www.hsbc.co.uk
Tax status	Interest will be paid gross.
Conditions for bonus payment	Bonus interest (in addition to standard interest) is paid for any calendar month during which a withdrawal has not been made or the account closed.
Withdrawal arrangements	Instant access. There is a 14-day cancellation period.
Access	The account can be applied for online. It can only be managed online or via mobile banking once it has been opened.

Things you need to know

- ◆ Minimum deposit £1
- ◆ Minimum age 16 years old
- ◆ Access 24/7 via online banking, mobile banking, subject to scheduled maintenance periods.

Tax free savings

Account name	HSBC Loyalty Cash ISA
Interest rates (AER)	<p>Variable rate. Interest paid monthly.</p> <p>A Loyalty rate applies for 12 months*1 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> <p>See the current Savings Interest Rate Insert. You can also find details of our current interest rates at www.hsbc.co.uk</p>
Tax status	Interest is paid tax-free, that is free from UK Income Tax and Capital Gains Tax.
Conditions for bonus payment	No bonus payment applies to this account however to maintain your Loyalty Rate you need to make a payment into your account every 12 months.
Withdrawal arrangements	<p>Instant access.</p> <p>No charge if a withdrawal is made.</p> <p>There is a 30-day cancellation period.</p>
Access	You can apply for an HSBC Loyalty Cash ISA online, in branch, or by post. You can also transfer in existing cash ISAs and stocks and shares ISAs held with us or with other providers by completing and submitting a paper form. Once opened, you can manage your account online, in branch or over the phone via the mobile banking app.

Things you need to know

- ◆ Exclusively available to HSBC current account customers (ISA's are not available in the Channel Islands or the Isle of Man)
- ◆ Minimum deposit £1
- ◆ Minimum age 16 years old
- ◆ Annual subscription limits apply*2
- ◆ You can subscribe to a cash ISA, a stocks and shares ISA, an innovative finance ISA and a lifetime ISA and split your subscription between the four ISAs as you choose provided you do not subscribe more than £4,000 to a Lifetime ISA. (HSBC does not currently offer a lifetime or an innovative finance ISA)
- ◆ Statements are issued on receipt of the first credit to your account opening and then annually in April
- ◆ HSBC Premier and HSBC Advance customers are eligible for preferential Loyalty rates (financial eligibility criteria apply)
- ◆ Transfers from cash ISAs and stocks and shares ISAs are permitted
- ◆ Once you have fully subscribed to your Loyalty Cash ISA in a tax year, any amount withdrawn can not be reinvested until the following tax year
- ◆ Where you transfer in from a stocks and shares ISA, your stocks and shares ISA manager will, after receiving the instruction to transfer, sell your shares and make the transfer to us in cash
- ◆ **The value of the tax benefits described depends on individual circumstances. The tax treatment of ISAs could change in the future.**

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

*2 Cash ISA's are subject to annual subscription limits. These change annually so please check before opening an account, or refer to hmrc.gov.uk/isa for further details.

Account name	HSBC Help to Buy: ISA
Interest rates (AER)	Variable rate. Interest paid monthly. See the current Savings Interest Rate Insert. You can also find details of our current interest rates at www.hsbc.co.uk
Tax status	Interest is paid tax-free, that is free from UK Income Tax and Capital Gains Tax.
Conditions for bonus payment	The UK Government will pay a 25% Bonus on the total amount saved when you're ready to purchase your first home. The Bonus is calculated on the closing balance in your account. The maximum Bonus available per person is £3,000. This is based on 25% of savings of £12,000. The minimum bonus payable is £400. This is based on 25% of savings of £1,600. The maximum value of the property must not exceed £450,000 if in London or £250,000 in other parts of the country. For further details, please visit www.helptobuy.gov.uk/help-to-buy-isa Please note: The Bonus is from the Government and not HSBC.
Withdrawal arrangements	The account is instant access. Withdrawals are free of charge. You have the right to cancel your account within 30 days of opening it. Once you have paid in the maximum monthly allowance, any amount withdrawn can not be replaced until the following calendar month and any such amounts will count towards the monthly allowance for that following month. The Government Bonus is calculated on the final closing balance in your account, so any amounts withdrawn prior to closure of your account will not qualify for the Bonus.
Access	Existing customers can apply in branch, over the phone, online or by post. New customers can apply in branch only. You can transfer an existing Help to Buy: ISA from another provider by completing and submitting a paper form with us. Once opened you can manage your account online, via our mobile app, in branches or over the phone.

Things you need to know

- ◆ 25% Bonus when you buy your first home
- ◆ No minimum or maximum to how much you can save however the minimum Bonus available per person is £400. This is based on 25% of savings of £1,600, and the maximum Bonus available is £3,000. This is based on 25% of savings of £12,000
- ◆ Minimum age 16 years old
- ◆ Monthly subscription limits apply*
- ◆ Statements are issued on receipt of the first credit to your account and then annually in April
- ◆ Transfers from other Help to Buy: ISAs are permitted
- ◆ HSBC do not accept transfers from other cash or stocks and shares ISAs from either HSBC or from other providers
- ◆ Your solicitor or conveyancer will add the Bonus to your funds at completion of the property. The Bonus cannot be used for the deposit due at the exchange of contracts. You won't be able to use the Bonus to pay for solicitor's fees, estate agent fees or any other indirect costs associated with buying a home
- ◆ ISA's are not available in the Channel Islands or the Isle of Man
- ◆ Once you have fully subscribed to a Help to Buy: ISA in a calendar month, any amount withdrawn can not be reinvested until the following calendar month and any such amount will count towards the monthly allowance for that following month
- ◆ The value of the tax benefits described depends on individual circumstances. The tax treatment of ISAs could change in the future
- ◆ The maximum annual amount you can save in a Help to Buy: ISA will be less than the maximum annual ISA limit
- ◆ The HSBC Help to Buy: ISA is a cash ISA so if you subscribe to this you will be unable to subscribe to another cash ISA in the same tax year
- ◆ Please don't withdraw the balance before we close your account as this may mean that you are not eligible for the Government bonus
- ◆ There is an expedited process available, for further details contact us, your solicitor or conveyancer.

* Help to Buy: ISA's are subject to monthly subscription limits of £200 per calendar month. An additional £1,000 can be saved in the first calendar month only (this is the calendar month in which your first payment is received).

Instant access savings

Account name	Flexible Saver
Interest rates (AER)	Variable rate. Interest paid monthly. See the current Savings Interest Rate Insert. You can also find details of our current interest rates at www.hsbc.co.uk
Tax status	Interest will be paid gross.
Conditions for bonus payment	No bonus payment applies to this account.
Withdrawal arrangements	Instant access. No charges if a withdrawal is made. There is a 14-day cancellation period.
Access	The account can be applied for in branch or online and managed in branch, online, via the mobile banking app and by telephone.

Things you need to know

- ◆ Minimum deposit £1
- ◆ Minimum age 16 years old
- ◆ Real time transfer of funds to or from your HSBC current account using your debit card, online banking, mobile banking or telephone banking
- ◆ Preferential rates available to HSBC Advance customers (financial eligibility criteria apply)
- ◆ Cash may be withdrawn with an HSBC counter withdrawal slip at one of our counter services
- ◆ Statements are issued every six months.

Account name	HSBC Premier Savings
Interest rates (AER)	Variable rate. Interest paid monthly. See the current Savings Interest Rate Insert. You can also find details of our current interest rates at www.hsbc.co.uk
Tax status	Interest will be paid gross.
Conditions for bonus payment	No bonus payment applies to this account.
Withdrawal arrangements	Instant access. No charges if a withdrawal is made. There is a 14-day cancellation period.
Access	The account can be applied for in branch or online and managed in branch, online, via the mobile banking app and by telephone.

Things you need to know

- ◆ Minimum deposit £1
- ◆ Exclusively available to HSBC Premier customers (financial eligibility criteria apply)
- ◆ Statements are issued every six months
- ◆ Minimum age 18 years old
- ◆ Real time transfer of funds to or from your HSBC current account using your debit card, online banking, mobile banking or telephone banking
- ◆ Cash may be withdrawn with an HSBC counter withdrawal slip at one of our counter services.

Account name	HSBC Premier Family Savings
Interest rates (AER)	Variable rate. Interest paid monthly. See the current Savings Interest Rate Insert. You can also find details of our current interest rates at www.hsbc.co.uk
Tax status	Interest will be paid gross.
Conditions for bonus payment	No bonus payment applies to this account.
Withdrawal arrangements	Instant access. No charges if a withdrawal is made. There is a 14-day cancellation period.
Access	The account can be applied for in branch but once opened can be managed in branch, by telephone, via mobile banking and online.

Things you need to know

- ◆ Statements are issued every six months
- ◆ Cash may be withdrawn with an HSBC counter withdrawal slip at one of our counter services
- ◆ Exclusively for 18 - 25 year old children of HSBC Premier customers (financial eligibility criteria apply)
- ◆ Real time transfer of funds to or from your HSBC current account using your debit card, online banking, mobile banking or telephone banking.

Fixed term and fixed rate

Account name	Regular Saver
Interest rates (AER)	<p>Fixed rate for 12 months.</p> <p>Interest is calculated daily on the cleared balance and paid at the end of the 12 month term.</p> <p>See the current Savings Interest Rate Insert. You can also find details of our current interest rates at www.hsbc.co.uk</p>
Tax status	Interest will be paid gross.
Conditions for bonus payment	No bonus payment applies to this account.
Withdrawal arrangements	<p>Partial withdrawals are not permitted.</p> <p>If you decide to close your account before the anniversary date, we will pay interest at our Flexible Saver rate.</p> <p>There is a 14-day cancellation period.</p>
Access	The account can be applied for in branch, or online but, once opened, can only be managed in branch or by telephone.

Things you need to know

- ◆ Available to Bank Account, Bank Account Pay Monthly, Graduate, HSBC Premier and HSBC Advance customers (financial eligibility criteria apply)
- ◆ Start from as little as £25 a month by standing order for a fixed term of 12 months. The monthly subscription limit is £250. However if you do not save £250 in any given month, you can carry over any unused subscription to the following month
- ◆ Regular savers can save up to a maximum of £3,000 a year into this account
- ◆ You can only have one Regular Saver with us in either sole or joint names
- ◆ Preferential rates available to HSBC Premier and HSBC Advance customers (financial eligibility criteria apply)
- ◆ To benefit from the preferential rate you must continue to hold one of the above accounts. If you do not, the rate may change to the standard rate.

Account name	Fixed Rate Saver
Interest rates (AER)	Fixed rate Interest is paid either monthly or annually/upon maturity (depending upon the term), unless the term is three months when interest will always be paid upon maturity. Interest is not compounded and will be diverted to the account held with us from which your original deposit was taken. See the current Savings Interest Rate Insert. You can also find details of our current interest rates at www.hsbc.co.uk
Tax status	Interest will be paid gross.
Conditions for bonus payment	No bonus payment applies to this account.
Withdrawal arrangements	Your money is deposited for a fixed term. There is no cancellation period. If your Fixed Rate Saver is below £50,000 you may withdraw all your money before the end of the term but a fee of 90 days' gross interest will apply. Depending on when the withdrawal is made, you may get back less than originally invested. Partial withdrawals are not permitted. If your Fixed Rate Saver is £50,000 or above, early withdrawals in full or in part are not permitted.
Access	The account can be applied for (including reinvestments) in branch, or online but, once opened, can only be managed in branch or by telephone.

Things you need to know

- ◆ Minimum deposit of £2,000
- ◆ The maximum deposit per account is £1,000,000
- ◆ You are eligible to open a Fixed Rate Saver if you are aged 7 or over and hold a current account or savings account (other than an ISA or Regular Saver)
- ◆ If you are aged 18 or over you can open a Fixed Rate Saver in branch on behalf of a child providing you also hold a Future Saver for Children in the same names
- ◆ The interest rate is fixed and will not change during the term of your deposit
- ◆ The Fixed Rate Saver must be held in the same name as the account from which your original deposit is taken
- ◆ Statements are issued annually or upon maturity depending on the term of the account
- ◆ The fixed term period of the account will not exceed five years.

Saving for children

Account name	MySavings
Interest rates (AER)	Variable rate. Interest paid monthly. See the current Savings Interest Rate Insert. You can also find details of our current interest rates at www.hsbc.co.uk
Tax status	Interest will be paid gross.
Conditions for bonus payment	No bonus payment applies to this account.
Withdrawal arrangements	Instant access. There is a 14-day cancellation period.
Access	The account can be applied for in branch and once opened it can be managed in branch, by telephone, via mobile banking or online when a MyAccount is held.

Account name	Premier MySavings ^{*1}
Interest rates (AER)	Variable rate. Interest paid monthly. See the current Savings Interest Rate Insert. You can also find details of our current interest rates at www.hsbc.co.uk
Tax status	Interest will be paid gross.
Conditions for bonus payment	No bonus payment applies to this account.
Withdrawal arrangements	Instant access. There is a 14-day cancellation period.
Access	The account can be applied for in branch and once opened it can be managed in branch, by telephone, via mobile banking or online when a MyAccount is held.

Things you need to know

- ◆ Minimum deposit £10
- ◆ Statements are issued every six months
- ◆ For age 7 - 17 years old
- ◆ MyAccount automatically opened in addition to MySavings on the child's 11th birthday
- ◆ HSBC Premier MyAccount is opened in addition to HSBC Premier MySavings on the child's 11th birthday.

^{*1} Exclusively for children of HSBC Premier customers (financial eligibility criteria apply).

Account name	Future Saver for Children
Interest rates (AER)	Variable rate. Interest paid monthly. See the current Savings Interest Rate Insert. You can also find details of our current interest rates at www.hsbc.co.uk
Tax status	Interest will be paid gross.
Conditions for bonus payment	No bonus payment applies to this account.
Withdrawal arrangements	Instant access. There is a 14-day cancellation period.
Access	The account can be applied for in branch and once opened can be operated in branch, by telephone, via mobile banking or online.

Things you need to know

- ◆ Minimum deposit £1
- ◆ The account is opened in the adult's name with the child as a beneficiary. The adult alone has access to the account on behalf of the child
- ◆ Statements are issued every six months.
- Account holder minimum age 18 years old.
- An instant access savings account opened by parents, civil partners or other relatives and friends such as grandparents and godparents on behalf of a child (of any age), designed to help save for the future.

Important information

This brochure should be read in conjunction with our 'Savings interest rates' insert. It contains only a summary of the main product features.

- ◆ All of our savings products are subject to our Personal Banking Terms and Conditions and Charges except for Online Bonus Saver and ISAs which have their own terms and conditions
- ◆ Our Fixed Rate Saver Bonds are subject to our Personal Banking Terms and Conditions and Charges
- ◆ Terms and Conditions will be sent/given to you when you apply.

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

The value of the tax treatment described will depend on individual circumstances. Tax rules could change.

If your savings account is held in the Jersey, Guernsey and the Isle of Man, we will pay interest gross.

How to complain

If you are unhappy in any way with our products and services then please let us know. You can ask for a copy of our leaflet 'Listening to your comments'. This may help you to present your concerns to us. If you ever need to complain, please write to us or call us.

HSBC UK Bank plc and HSBC Trust Company (UK) Limited are members of the Financial Ombudsman Service, so if you're not satisfied with our response, you can complain to:

Financial Ombudsman Service
Exchange Tower
Telephone: **0300 1239 123**

Email:

complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service will generally review complaints from retail customers. However, their criteria for reviewing complaints may mean that even if you have been categorised by a provider of products and services as a retail client they may not regard you as an eligible complainant. Complaining to the Financial Ombudsman Service won't affect your legal rights. A written copy of our complaint procedure can be obtained by calling us.

For accounts held in the Channel Islands you may be entitled to refer your complaint to the Channel Islands Financial Ombudsman and in the Isle of Man the Financial Services Ombudsman Scheme.

Obligation to report income

If you are connected with a country (for example, because you have income or assets there, or are domiciled or resident there), you may be obliged by law to report your worldwide income to a tax authority in that country. You should take tax advice if you are in any doubt about your reporting obligations.

Fixed Rate Saver

Once your money is deposited for a fixed period it is not possible to make partial withdrawals or add to the initial deposit.

You must have a current or savings account (other than an ISA or Regular Saver) with us before we can open a Fixed Rate Saver.

Interest will be paid gross.

For Fixed Rate Saver postal applications, the interest rate on the day your Fixed Rate Saver is opened will apply.

Within seven days of opening your Fixed Rate Saver, we will send you written confirmation of when your account was opened and the rate and term that applies.

Just before your Fixed Rate Saver matures, we will contact you. If you choose to re-deposit in another Fixed Rate Saver this may be at a different rate.

HSBC Premier Savings, Flexible Saver, Online Bonus Saver, Regular Saver, Future Saver for Children and Premier Family Savings

For a period of 14 days after the date we open your account, you have the right to cancel your contract with us by closing your account.

For applications completed by telephone, this period will start from the date you receive the terms and conditions in the post.

You can also tell us at any time thereafter to close your account. In that instance, we must receive your instructions in writing or via our Online Banking Service.

Please note, we also have the right to close your account at any time and we will normally give you two months notice of this.

HSBC UK Bank plc is established at

**1 Centenary Square,
Birmingham, B1 1HQ,
United Kingdom,**

its registered office. In the UK, HSBC UK Bank plc is a member of the London Stock Exchange and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 765112.

For accounts held in the UK, the terms and conditions relating to your Savings, Investments and Sharedealing account and our dealings with you up until the time your account(s) is/are opened are governed by the laws of England and Wales.

We are required by law to tell you that the terms and conditions are in English and we will communicate with you in English.

Financial Services Compensation Scheme

HSBC UK Bank plc, in the UK 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.

In respect of deposits, an eligible depositor is entitled to claim up to the current FSCS limit for deposits. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, each depositor would have a claim up to the FSCS deposit limit and so the maximum amount that could be claimed in total would be twice the current FSCS deposit limit. The FSCS deposit limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

First Direct and HSBC are both trading names of HSBC UK Bank plc and customers who hold deposits under both trading names will only be eligible for one claim of up to the FSCS deposit limit in total.

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 **www.FSCS.org.uk**

or call the FSCS on

020 7741 4100 or 0800 678 1100.

Account opening

We will tell you if your application has been successful and will open your account. This may be subject to appropriate identification, address verification or other specified documentation being produced to us.

Definitions

Gross – the rate of interest, if interest were paid and not compounded each year.

Tax free – means free from personal liability to any UK Income Tax and Capital Gains Tax.

ISA – Individual Savings Account.

AER (Annual Equivalent Rate) – A notional rate which illustrates what the gross rate would be if interest was paid and compounded each year.

Contacting us

Lines are open 8am to 10pm every day (except Christmas Day, Boxing Day and New Year's Day). To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

To find out more about savings:

Call **0800 032 4729** (Textphone **0800 028 0126**)

Visit **hsbc.co.uk/savings**

Lines are open 8am to 10pm every day.



facebook.com/hsbcuk



[@HSBC_UK](https://twitter.com/HSBC_UK)

Customers with disabilities

If you'd like this in another format such as large print, Braille or audio, please contact us. A textphone service is also available for customers with hearing and/or speech impairments. If you use your own textphone you can call us on **03457 125 563** (+44 207 088 2077 from overseas).

Issued by **HSBC UK Bank plc**

Customer Information: PO Box 6201, Coventry CV3 9HW

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