



HSBC Savings

Please see revised interest rates on our Flexible Saver, Premier Savings / Premier Family Savings, Online Bonus Saver, Future Saver for Children, MySavings / Premier MySavings and Fixed Rate Saver accounts.

Flexible Saver

Up to 25th April 2023

Balance	Rate	Interest rate
All balances	Standard rate	1.10% AER/ 1.09% Gross
All balances	Preferential rate	1.10% AER/ 1.09% Gross

After 26th April 2023

Balance	Rate	Interest rate
All balances	Standard rate	1.20% AER/ 1.19% Gross
All balances	Preferential rate	1.20% AER/ 1.19% Gross

Preferential rates only available to HSBC Advance and HSBC Advance Graduate customers. Interest is variable, calculated daily and credited to the account monthly.

Premier Savings / Premier Family Savings

Up to 25th April 2023

Balance	Interest rate
All balances	1.15% AER/ 1.14% Gross

After 26th April 2023

Balance	Interest rate
All balances	1.25% AER/ 1.24% Gross

Only available to HSBC Premier customers, interest is variable, calculated daily and credited to the account monthly.

Online Bonus Saver

Up to 25th April 2023

Balance	Rate	Interest rate
£1+	Standard rate	0.80% AER/Gross
Up to £4,999+	Including bonus rate	1.65% AER / Gross
£5,000 to £24,999	Including bonus rate	1.70% AER / Gross
£25,000 to £99,999	Including bonus rate	1.75% AER / Gross
£100,000+	Including bonus rate	1.80% AER / Gross

After 26th April 2023

Balance	Rate	Interest rate
£1+	Standard rate	1.00% AER/Gross
Up to £4,999+	Including bonus rate	2.20% AER / 2.19% Gross
£5,000 to £24,999	Including bonus rate	2.25% AER / 2.24% Gross
£25,000 to £99,999	Including bonus rate	2.30% AER / 2.29% Gross
£100,000+	Including bonus rate	2.35% AER / 2.34% Gross

The whole balance will receive the specified interest rate, according to the size of your deposit. Interest is variable, calculated daily and credited to the account monthly.

The standard rate of interest is paid in any month where a withdrawal is made or you close your account. The interest rate including bonus is paid in any month where you don't make a withdrawal or don't close your account.

Future Saver for Children

Up to 25th April 2023

Balance	Interest rate
All balances	1.50% AER / 1.49% Gross

After 26th April 2023

Balance	Interest rate
All balances	1.60% AER / 1.59% Gross

Interest is variable, calculated daily and credited to the account monthly.

MySavings / Premier MySavings

Up to 25th April 2023

Balance	Interest rate
Up to £3,000	3.80% AER (3.74% Gross)
Over £3,000	1.50% AER (1.49% Gross)

After 26th April 2023

Balance	Interest rate
Up to £3,000	4.25% AER / 4.17% Gross
Over £3,000	1.60% AER / 1.59% Gross

Interest is variable, calculated daily and credited to the account monthly.

Fixed Rate Saver

Up to 25th April 2023

Term	Balance	Interest rate
3M	£2,000+	3.65% AER/Gross
6M	Up to £49,999	3.70% AER/Gross
6M	£50,000 to £249,999	3.75% AER/Gross
6M	£250,000+	3.80% AER/Gross
12M	Up to £49,999	3.90% AER/Gross
12M	£50,000 to £249,999	4.10% AER/Gross
12M	£250,000+	4.30% AER/Gross

After 26th April 2023

Term	Balance	Interest rate
3M	£2,000+	3.70% AER/Gross
6M	Up to £49,999	3.75% AER/Gross
6M	£50,000 to £249,999	3.80% AER/Gross
6M	£250,000+	3.87% AER/Gross
12M	Up to £49,999	4.00% AER/Gross
12M	£50,000 to £249,999	4.06% AER/Gross
12M	£250,000+	4.12% AER/Gross

Interest is calculated daily and credited either monthly or annually.

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.

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