

Savings Interest Rates

**The information in this leaflet is
correct as at 9 April 2019**

This leaflet forms an integral part of our Savings brochure.

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All offsale product rates, and previous rates for all products, can be found at www.ciiom.hsbc.com or alternatively by calling us on **03456 006 161** in the Channel Islands and Isle of Man (textphone 03457 125 563), or by asking in branch.

Lines open 8am to 10pm every day.

To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

Summary Box

Account Name	Online Bonus Saver			
What is the interest rate?	Balance	Standard rates		Interest including bonus
	Up to £50,000	0.10% AER (0.10% Gross)		0.55% AER/Gross
	£50,000 +	0.10% AER (0.10% Gross)		0.35% 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 £50,000 will earn the higher rate of interest. Only the part of the balance above £50,000 will earn the lower rate of interest.</p>				
Can HSBC change the interest rate?	<p>Yes, we can change the interest rate on this account in line with clauses 23–25 of the Online Savings Terms and Conditions:</p> <ul style="list-style-type: none"> ◆ If we increase the rate of interest, we'll either tell you personally within 31 days, or within three working days provide the details in a notice in the press and on our Rates and Charges notice in branches. We'll also display this information on our website. ◆ If we reduce the rate of credit interest we'll tell you personally at least two months in advance. 			
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	0.10% AER/Gross	£1,001
		Interest including bonus	0.55% AER/Gross	£1,005.50
	£60,000	Standard rate	0.10% AER/Gross on 1st £50,000 then 0.10% AER/Gross on any balance above £50,000	£60,060
		Interest including bonus	0.55% AER/Gross on 1st £50,000 then 0.35% AER/Gross on any balances above £50,000	£60,310
<p>For the purpose of this calculation it is assumed:</p> <ul style="list-style-type: none"> ◆ Initial deposit of either £1,000 or £60,000 ◆ 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 ◆ 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 16 years or over ◆ able to manage your account online only <p>How to open the account:</p> <ul style="list-style-type: none"> ◆ 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 ◆ the maximum balance you can hold in the account is £2,000,000 <p>How to manage the account:</p> <ul style="list-style-type: none"> ◆ once opened the account can be managed via Online Banking, Telephone Banking, the HSBC Mobile Banking App or in branch.
Can I withdraw money?	<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 for that month.</p>
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 3 September 2018</p>

Summary Box

Account Name	Flexible Saver			
What is the interest rate?	Balance		Interest Rates	
	All balances	Standard Rates	0.15% AER/Gross	
		Preferential Rates	0.20% AER/Gross	
	Standard Rates – all customers except HSBC Advance and HSBC Graduate customers Preferential Rates – HSBC Advance and HSBC Advance Graduate customers only 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 Section 12 of the Personal Banking Terms and Conditions and Charges: <ul style="list-style-type: none"> ◆ If we increase the rate of interest, we'll either tell you personally within 31 days, or within three working days provide the details in a notice in the press and on our Rates and Charges notice in branches. We'll also display this information on our website. ◆ If we reduce the rate of interest we'll tell you personally at least two months in advance. 			
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	Standard Rate	0.15% AER/Gross	£1,001.50
		Preferential Rate	0.20% AER/Gross	£1,002
	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?	Eligibility: <ul style="list-style-type: none"> ◆ aged 16 years or over How to open the account: <ul style="list-style-type: none"> ◆ open an account via Telephone Banking or in branch. Minimum/Maximum Balance: <ul style="list-style-type: none"> ◆ a minimum of £1 must be deposited to open the account ◆ here is no maximum balance How to manage the account: <ul style="list-style-type: none"> ◆ once opened you can manage your account via Online Banking, Telephone Banking, the HSBC Mobile Banking App 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 <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. Rates correct as at 3 September 2018			

Summary Box

Account Name	HSBC Premier Savings		
What is the interest rate?	Balance	Interest Rates	
	All balances	0.20% AER/Gross	
	Interest is calculated daily and is credited to the account monthly.		
Can HSBC change the interest rate?	<p>Yes, we can change the interest rate on this account in line with Section 12 of the Personal Banking Terms and Conditions and Charges:</p> <ul style="list-style-type: none"> ◆ If we increase the rate of interest, we'll either tell you personally within 31 days, or within three working days provide the details in a notice in the press and on our Rates and Charges notice in branches. We'll also display this information on our website. ◆ If we reduce the rate of credit interest we'll tell you personally at least two months in advance. 		
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	0.20% AER/Gross	£1,002
	<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 18 years or over ◆ an HSBC Premier customer <p>How to open the account:</p> <ul style="list-style-type: none"> ◆ open an account via Telephone 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 you can manage the account via Online Banking, Telephone Banking, via the HSBC Mobile Banking App 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 3 September 2018</p>		

Summary Box

Account Name	Regular Saver				
What is the interest rate?	Rate	Interest Rate			
	Standard Rates	3.00% AER (3.00% Gross)			
	Preferential Rates	5.00% AER (5.00% Gross)			
	Interest is calculated daily and is credited at the end of the 12 month fixed term.				
	Standard rates available to Bank Account, Bank Account Pay Monthly and Graduate Bank Account customers.				
	Preferential rates only available to HSBC Premier or HSBC Advance customers.				
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	Rate	Interest Rate	Balance at end of 12 months
	£25	£300	Standard Rates	3.00% AER (3.00% Gross)	£304.88
			Preferential Rates	5.00% AER (5.00% Gross)	£308.12
	£250	£3,000	Standard Rates	3.00% AER (3.00% Gross)	£3,048.75
			Preferential Rates	5.00% AER (5.00% Gross)	£3,081.25
	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 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"> ◆ open an account via Telephone 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, our Mobile Banking App, in branch or via Telephone Banking. 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, currently 0.05% AER.</p> <p>At the end of 12 months we'll transfer your savings into your Instant Access Savings, 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 25 January 2017</p>

Summary Box

Account Name	Fixed Rate Saver				
What is the interest rate?	Term	Deposit	Interest Rate*		
			3 years	£2,000 +	0.90% AER/Gross
			£50,000 +	0.90% AER/Gross	
	2 years	£2,000 +	0.85% AER/Gross		
		£50,000 +	0.85% AER/Gross		
	1 year	£2,000 +	1.20% AER/Gross		
		£50,000 +	1.30% AER/Gross		
		£250,000 +	1.40% AER/Gross		
	6 months	£2,000 +	0.95% AER/Gross		
		£50,000 +	1.00% AER/Gross		
		£250,000 +	1.05% AER/Gross		
	3 months	£2,000 +	0.60% AER/Gross		
		£50,000 +	0.60% AER/Gross		
<p>Interest is calculated daily and credited either monthly, annually, or at the end of the term. For terms of three months, interest will be credited at the end of the term only.</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 range of deposits?	Term	Initial Deposit	Interest Rate*	Balance at end of term	
				3 years	£2,000
			£50,000	0.90% AER/Gross	£51,350
	2 years	£2,000	0.85% AER/Gross		£2,034
		£50,000	0.85% AER/Gross		£50,850
	1 year	£2,000	1.20% AER/Gross		£2,024
		£50,000	1.30% AER/Gross		£50,650
		£250,000	1.40% AER/Gross		£253,500
	6 months	£2,000	0.95% AER/Gross		£2,009.50
		£50,000	1.00% AER/Gross		£50,250
		£250,000	1.05% AER/Gross		£251,312.50
	3 months	£2,000	0.60% AER/Gross		£2,003
		£50,000	0.60% AER/Gross		£50,075
<p>For the purpose of these calculations, it is assumed:</p> <ul style="list-style-type: none"> ◆ Initial deposit of either £2,000, £50,000 or £250,000 ◆ 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 a 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. ◆ if you are aged 18 years or over, you may also open a beneficiary account for a child providing you also hold a Future Saver for Children in the same names. This can only be opened in branch. <p>How to open the account:</p> <ul style="list-style-type: none"> ◆ open an account via Telephone 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 deposit is usually £1,000,000 (we may also still accept deposits in excess of this). <p>How to manage the account:</p> <ul style="list-style-type: none"> ◆ once opened you can view your balance via Online Banking or via the HSBC Mobile Banking App. 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 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 9 April 2019</p>

Summary Box

Account Name	MySavings/HSBC Premier MySavings				
What is the interest rate?	Balance	Interest Rate			
		MySavings		Premier MySavings	
	Up to £3,000	3.00% AER (2.96% Gross)		3.00% AER (2.96% Gross)	
	£3,000+	0.75% AER/Gross		0.75% 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?	<p>Yes, we can change the interest rate on this account in line with clause 28 of the MyMoney and HSBC Premier Family Savings Terms and Conditions:</p> <ul style="list-style-type: none"> ◆ If we increase the rate of interest, we'll either tell you personally within 31 days, or within three working days provide the details in a notice in the press and on our Rates and Charges notice in branches. We'll also display this information on our website. ◆ If we reduce the rate of credit interest we'll tell you personally at least two months in advance. 				
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	3.00% AER (2.96% Gross)	£1,030	3.00% AER (2.96% Gross)	£1,030
	£5,000	0.75% on any balance above £3,000	£5,105	0.75% on any balance above £3,000	£5,105
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.					
How do I open and manage my account?	<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"> ◆ 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 then 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. 				

Can I withdraw money?	<p>Yes, you have instant access to your account. You can make as many fee free withdrawals as you like.</p> <p>MySavings comes with a Cash Book. You can use it to pay in and take money out at any HSBC branch. If you are under 11 years and 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>
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 3 September 2018</p>

Summary Box

Account Name	Future Saver for Children		
What is the interest rate?	Balance	Interest Rate	
	£1 +	0.75% AER/Gross	
	Interest is calculated daily and credited to the account monthly.		
Can HSBC change the interest rate?	<p>Yes, we can change the interest rate on this account in line with section 12 of the Personal Banking Terms and Conditions and Charges:</p> <ul style="list-style-type: none"> ◆ If we increase the rate of interest, we'll either tell you personally within 31 days, or within three working days provide the details in a notice in the press and on our Rates and Charges notice in branches. We'll also display this information on our website. ◆ If we reduce the rate of credit interest we'll tell you personally at least two months in advance. 		
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	0.75% AER/Gross	£1,007.50
	<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 18 years or over to open an account on behalf of a child. 		
	How to open the account:		
	<ul style="list-style-type: none"> ◆ open an account in branch. 		
Minimum/Maximum Balance:			
<ul style="list-style-type: none"> ◆ no minimum deposit to open the account ◆ there is no maximum balance. 			
How to manage the account:			
<ul style="list-style-type: none"> ◆ once opened you can manage your account via Online Banking, Telephone Banking, the HSBC Mobile Banking App 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		
<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. 			
Rates correct as at 3 September 2018			

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 ciiom.hsbc.com before saving. Our Interest rates will be advertised on our website www.ciiom.hsbc.com. 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 preferential or Premier rates shown in this leaflet only apply to certain customers as explained below.

Flexible Saver – you must be an HSBC Advance customer to receive the preferential rate. If you cease to be an HSBC Advance customer, with immediate effect you will also cease to receive the preferential rate on your Flexible Saver and will instead receive the standard rate. If you were not an HSBC Advance customer when you opened your Flexible Saver and you subsequently become an HSBC Advance customer, with immediate effect you will receive the preferential rate on your Flexible Saver instead of the standard rate.

Regular Saver – you must be an HSBC Premier or HSBC Advance customer when you take out this product to receive the preferential rate. You will receive the benefit of the preferential or Premier rates until the end of the fixed term, even if you cease to be an HSBC Premier or HSBC Advance customer during this period.

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.

Channel Islands and Isle of Man customers

HSBC Bank plc, Jersey Branch, is a participant in the Jersey Bank Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any five year period. Full details of the scheme and banking groups covered are available on the states of Jersey website www.gov.je/dcs, or on request.

HSBC Bank plc, Guernsey Branch, is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any five year period. Full details are available on the Scheme's website www.dcs.gg or on request. HSBC Bank plc in the Isle of Man is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010.

HSBC Bank plc, registered in England and Wales number 14259. Registered office **8 Canada Square, London E14 5HQ**.

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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.

Accessibility

To find out more about our accessible services please visit 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 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).

ciiom.hsbc.com

Issued by HSBC Bank plc

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Customer Information:

PO Box 6201, Coventry CV3 9HW

PO Box 14, St Helier, Jersey JE4 8NJ

PO Box 31, St Peter Port, Guernsey GY1 3AT

PO Box 20, Douglas, Isle of Man IM99 1AU

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