

4 Month Fixed Rate Saver Offer – Terms and Conditions

1. These Terms and Conditions apply to the 4-month Fixed Rate Saver offer (the Offer) running from 26 September 2024 to 8 December 2024.
2. You must be a customer of HSBC Bank Plc (HSBC CIIOM). These Terms and Conditions apply in conjunction with the HSBC CIIOM Personal Banking Terms and Conditions, which can be found at: www.ciiom.hsbc.com/savings/products/booster/
3. We may revise these Terms & Conditions (including but not limited to varying the Campaign Period or the Promotional Rate) or withdraw this Campaign at any time without prior notice. If we make and changes, we will notify you on our internet site (www.ciiom.hsbc.com), through our Internet Banking or Mobile Banking service, through our telephone banking service or personally, which includes telling you by post, statement message, e-mail or secure e-message, address to you at the last address you gave us.
4. The Offer is only open to net new to bank money deposited to HSBC CIIOM from outside HSBC CIIOM during the Offer period. This means that you cannot transfer money that you have with any other HSBC CIIOM accounts for this Offer.
5. To be eligible for this Offer you must have an active instant access account with HSBC CIIOM in GBP (Pound Sterling).
6. This Offer is available in GBP (Pound Sterling) only.
7. The term for each deposit is fixed at four (4) months from the date it is opened.
8. The minimum amount of money for each account subject to the Offer is GBP 10,000. There is no maximum amount of money, for each account.
9. You cannot add any money to your account after it has been opened and you are not permitted to make any partial withdrawals from your account during the fixed term.
10. Allow 2 working days for the application to be processed.

Interest

11. Each account will accrue a fixed rate of interest at the rate which applies at the time the account was opened. The rates of interest are those published [here](#) at the date your account is opened.
12. Once we open your account, the term will begin and interest will accrue from the date you request us to open an account pursuant to the Offer.
13. Interest will be calculated daily on the cleared balance of the account. Interest will only be paid at the expiry of the term.
14. Please allow 2 working days for the application to be processed.

End of term

15. At the end of the fixed term, the account will cease to earn interest and the term will not be renewed.
16. At the end of the fixed term, all money in the account including the interest earned will be paid to the instant access account you held at the date the Offer account was opened.

Early closure

17. If your balance is less than £50,000 you can withdraw all of the balance and close the account early for a fee of 90 days' gross interest. You can't withdraw part of the money.
18. If your balance is more than £50,000 you can't withdraw the balance before the end of the fixed term.
19. Your Offer account is held in the jurisdiction in which your instant access account with HSBC CIIOM is held. This will be Jersey, Guernsey, or the Isle of Man. The Offer account and these Terms and Conditions are governed by the laws of that jurisdiction and the non-exclusive jurisdiction of the courts of that jurisdiction will apply to any disputes.
20. You may only apply for the account by calling our contact centre on +44 (0) 3456 00 61 61, by contacting your Relationship Manager or completing the online application form accessible [here](#).

Deposits made with our branches in the Channel Islands and the Isle of Man are not protected by the rules made under the UK's Financial Services and Markets Act 2000 for the protection of retail clients, including the Financial Services Compensation Scheme.

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 5 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 5 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.