

## Wealth & Savings - 3 Month Fixed Rate Saver Offer – Terms and Conditions

1. These Terms and Conditions apply to the Wealth & Savings offer (the Offer) running from 6 January 2025 to 30 April 2025 (the Offer Period).
2. Subject to compliance with these Terms and Conditions and meeting all of the eligibility criteria, the Offer enables customers who have made a qualifying lump sum investment during the Offer Period to receive an enhanced interest rate on a separate fixed rate saver account (the Offer Account) opened with HSBC Channel Islands and Isle of Man.
3. These Terms and Conditions apply in conjunction with the HSBC Channel Islands and Isle of Man Terms and Conditions, which can be found under 'Personal Banking Terms and Conditions and Charges' at [www.ciom.hsbc.com/legal/](http://www.ciom.hsbc.com/legal/)
4. The Offer is subject to limited availability, and we may withdraw or close the offer and/or change any of the terms (including the rate of interest offered) for new accounts at any time without giving notice.
8. You may open an Offer Account by:
  - using new-to-bank money deposited with HSBC Channel Islands and Isle of Man from outside HSBC Channel Islands and Isle of Man; or
  - transferring existing funds that you have in any other HSBC Channel Islands and Isle of Man accounts, into an Offer Account.
9. If you transfer money from an existing fixed rate saver account, full breakage fees will apply if you break the term of the existing account to obtain the Offer Account preferential rate.
10. The Offer is available in GBP (Pound Sterling) only.
11. The term for each account is fixed at three (3) months from the date it is opened.
12. The minimum amount of money for each account subject to the Offer is GBP 10,000.

### Eligibility

5. To be eligible for the Offer you must:
  - be a customer of HSBC Channel Islands and Isle of Man and resident or located in a region/country we can provide investment advisory services,
  - hold an active current or instant access account with HSBC Channel Islands and Isle of Man in GBP (Pound Sterling),
  - make a qualifying lump sum investment with us through our advisory services (i.e. having received financial advice from us),
  - invest at least GBP 50,000 into new investments; and
  - complete your investment within the Offer Period.
6. For the avoidance of doubt, investments made via the below journeys are not eligible for the Offer:
  - "Execution Only" (available directly through the International Investment Centre); or
  - Regular investment plans
13. The maximum amount of money you may deposit in the Offer Account(s) is the amount of your qualifying investment. You may open more than one Offer account if the sum of the money you deposit in them does not exceed the amount of your qualifying investment.
14. You cannot add any money to your Offer Account after it has been opened.

### Interest

15. You may speak to your Relationship Manager for the latest enhanced interest rate. Upon acceptance of the rate, the Offer Account must be opened within 7 days. If the Offer account is opened beyond this period, you'll need to speak to your Relationship Manager again for the latest enhanced interest rate.
16. The term will begin, and interest will accrue from, the date we open your Offer Account. This may take 2 to 3 business days following your request.
17. Interest will be calculated daily on the cleared balance of the Offer Account. Interest will only be paid at the expiry of the fixed term.

### End of term

18. At the end of the fixed term, the Offer Account will cease to earn interest and the term will not be renewed.
19. At the end of the fixed term, all money in the Offer Account including the interest earned will ordinarily be

paid to the instant access account you held at the date the Offer Account was opened.

### **Early closure**

20. 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.
21. If your balance is more than £50,000 you can't withdraw the balance before the end of the fixed term.

### **Change of terms and governing law**

22. We may change the terms of the Offer and we will notify you by notice on our internet site ([www.ciiom.hsbc.com](http://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, email or secure e-message, addressed to you at the last address you gave us.
23. Your Offer account is held in the jurisdiction in which your instant access account with HSBC Channel Islands and Isle of Man 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.

Issued by HSBC Bank plc, registered in England and Wales number 14259. Registered office 8 Canada Square, London, E14 5HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. HSBC Bank plc, Jersey Branch is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation, Fund Services and Investment Business. HSBC Bank plc, Guernsey Branch is licensed by the Guernsey Financial Services Commission for Banking, Insurance and Investment Business. In the Isle of Man HSBC Bank plc is licensed by the Isle of Man Financial Services Authority

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](http://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](http://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.