Business Notice Account

Summary Box

05 November 2026

HSBC Innovation Banking

HSBC Innovation Banking

Business Notice Account

Account Name
Business Notice Account – Restricted Access

What is the interest rate?

GBP

Effective from 05 November 2026:

Balance GBP	31 Day Notice		3 Month Notice	
	Gross per year %	AER %	Gross per year %	AER %
GBP 0+	3.55%	3.61%	3.75%	3.82%
GBP 5,000,000+	3.55%	3.61%	3.75%	3.82%

USD

Effective from 17 September 2026:

Balance USD	31 Day Notice		3 Month Notice	
	Gross per year %	AER %	Gross per year %	AER %
USD 0+	3.43%	3.48%	3.63%	3.69%
USD 5,000,000+	3.43%	3.48%	3.63%	3.69%

EUR

Effective from 16 September 2026:

Balance EUR	31 Day Notice		3 Month Notice	
	Gross per year %	AER %	Gross per year %	AER %
EUR 0+	1.80%	1.81%	2.00%	2.02%
EUR 5,000,000+	1.80%	1.81%	2.00%	2.02%

As this is a tracker product, the interest rate will vary. Interest is accrued daily on the daily net value dated balance and applied monthly on the first business day of the following month.

We track the relevant major central bank rates listed below plus the agreed margin

- GBP - Bank of England base rate
- USD - Federal Reserve (mid-point)
- EUR - European Central Bank Deposit Rate

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Interest rates will change on the date that any change in the relevant central bank rate takes effect. Interest will be calculated daily on the daily closing balance and applied on the first business day of the following month to the linked account itself. You'll find full details of the changes below and how they will affect the interest you earn.

Effective from 17 September 2026:

GBP

Balance GBP	31 Day Notice		3 Month Notice	
	Published curve	Margin	Published curve	Margin
GBP 0+	Bank of England Base Rate[2] Learn more	-0.45%	Bank of England Base Rate[2] Learn more	-0.25%
GBP 5,000,000+		-0.45%		-0.25%

USD

Balance USD	31 Day Notice		3 Month Notice	
	Published curve	Margin	Published curve	Margin
USD 0+	Mid-point Federal Reserve Target Rate[2] Learn more	-0.45%	Mid-point Federal Reserve Target Rate[2] Learn more	-0.25%
USD 5,000,000+		-0.45%		-0.25%

EUR

Balance EUR	31 Day Notice		3 Month Notice	
	Published curve	Margin	Published curve	Margin
EUR 0+	ECB Deposit Rate Learn more	-0.70%	ECB Deposit Rate Learn more	-0.50%
EUR 5,000,000+		-0.70%		-0.50%

Current interest rates and Deposit Interest Charges can be found at **hsbcinnovationbanking.com/interest-rates**

Can HSBC Innovation Banking change the interest rate?

Yes, rates are variable. HSBC Innovation Banking can increase or decrease the interest rates for reasons set out in the relevant section of our UK Banking Terms and Conditions and prior notice will be provided by email.

For your information, we have included the upcoming rate changes below:

Effective from 23 November 2026:

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GBP

Balance GBP	31 Day Notice		3 Month Notice	
	Published curve	Margin	Published curve	Margin
GBP 0+	Bank of England Base Rate[2] Learn more	-0.70%	Bank of England Base Rate[2] Learn more	-0.50%
GBP 5,000,000+		-0.70%		-0.50%

USD

Balance USD	31 Day Notice		3 Month Notice	
	Published curve	Margin	Published curve	Margin
USD 0+	Mid-point Federal Reserve Target Rate[2] Learn more	-0.70%	Mid-point Federal Reserve Target Rate[2] Learn more	-0.50%
USD 5,000,000+		-0.70%		-0.50%

EUR

Balance EUR	31 Day Notice		3 Month Notice	
	Published curve	Margin	Published curve	Margin
EUR 0+	ECB Deposit Rate Learn more	-0.70%	ECB Deposit Rate Learn more	-0.50%
EUR 5,000,000+		-0.70%		-0.50%

What would the estimated balance be after 12 months based on a representative range?

Effective from 05 November 2026, based on the current published central bank rate:

GBP

	Estimated value after 12 months	
Deposit amount	31 Day Notice	3 Month Notice
GBP 50,000	GBP 51,804.17	GBP 51,907.56
GBP 5,000,000	GBP 5,180,416.74	GBP 5,190,756.46

USD

	Estimated value after 12 months	
Deposit amount	31 Day Notice	3 Month Notice
USD 50,000	USD 51,742.22	USD 51,845.50
USD 5,000,000	USD 5,174,221.98	USD 5,184,550.36

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EUR

	Estimated value after 12 months	
Deposit amount	31 Day Notice	3 Month Notice
EUR 50,000	EUR 50,907.46	EUR 51,009.22
EUR 5,000,000	EUR 5,090,746.23	EUR 5,100,921.78

The estimated value is based on interest remaining on account and no change to the interest rate for 12-month period and no withdrawals, including no early withdrawals made. This is provided for illustrative purposes and is based on the revised published curves and margins using rates as of 05 November 2026.

How do I open and manage my account?

You can open a Business Notice Account by contacting your Relationship Manager. Any qualifying customer with a **minimum balance** of GBP50,000, USD50,000 or EUR50,000 and a Current Account held with HSBC Innovation Banking can open a Business Notice Account. Currently there is no **maximum balance** amount. If your Business Notice Account is below the minimum balance (GBP50,000, USD50,000 or EUR50,000), we may transfer the balance to your linked Current Account and close your Business Notice Account however we will contact you before we do this.

Once opened, the Business Notice Account can be viewed on HSBCnet.

Can I withdraw money?

Not immediately, the Business Notice Account operates on a strict 31 Day or 3 Month notice basis and is a restricted access account. You cannot withdraw funds from the Business Notice Account before the end of the 31 Day or 3 Month notice period, except in exceptional circumstances as set out in the Business Notice Account Terms and Conditions.

You must give us notice of a withdrawal or closure from your Business Notice Account between 9am and 4pm UK time on a business day, by completing a withdrawal notice on HSBCnet. If you complete the withdrawal notice after 4pm UK time, or on a non-business day, notice will be taken as given on the next business day.

We will process the instructions on the next business day, such that the notice period will begin on the following business day after the withdrawal notice has been received. A Business Notice Account cannot be closed or withdrawn online.

If in exceptional circumstances we agree to an early withdrawal or closure from your Business Notice Account (for example, you enter into insolvency), an early withdrawal charge will apply. The early withdrawal charge will be calculated as follows:

(i) an early withdrawal administration fee of £100 and (ii) an early withdrawal adjustment fee which is calculated by the deposit amount multiplied by the number of remaining days of the notice period or the fixed term deposit created after providing withdrawal notice, divided by the currency basis for the calculation of interest (360 for USD and EUR, 365 for GBP) multiplied by the reference rate – (SONIA for GBP / SOFR for USD / ESTR for EUR or the alternative replacement rate used by HSBC Innovation Banking) for the remainder of the notice period or the fixed term deposit period, less any interest accrued to that date. The total early withdrawal charge will be advised to you at the time of withdrawal. In the event of early withdrawal, you may not achieve the published rate of return and you may receive less money back than you initially deposited.

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Additional information

There is no cancellation period on this account. The product is subject to availability and may be withdrawn without notice.

AER stands for Annual Equivalent Rate and illustrates what the interest rate or Deposit Interest Charge would be if interest was paid or charged and compounded for one year

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