# Corporate Deposit Account

## Summary Box

05 November 2026

HSBC Innovation Banking

HSBC Innovation Banking

# Corporate Deposit Account

## Account Name

Corporate Deposit Account GBP – Instant Access

## What is the interest rate?

GBP - Effective from 18 February 2026

| Balance | Gross per year % | AER % |
|---|---|---|
| 0+ | 1.35 | 1.36 |
| 5,000,000+ | 1.45 | 1.46 |

Interest is accrued daily on the daily net value dated balance and applied monthly.

## 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.

GBP - Effective from 05 Jan 2027

| Balance | Gross per year % | AER % |
|---|---|---|
| 0+ | 1.45 | 1.46 |
| 5,000,000+ | 1.55 | 1.56 |

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

| Currency | Deposit amount | Estimated value after 12 months |
|---|---|---|
| GBP | GBP 1,000 | GBP 1,013.58 |
| | GBP 5,000,000 | GBP 5,072,983.77 |

The estimated value is based on interest remaining on account and no change to the interest rate for 12 months and no withdrawals made. This is provided for illustrative purposes.

## How do I open and manage my account?

You can open an account by contacting your Relationship Manager.

Once open, accounts can be managed via online banking, over the phone or via email. Any qualifying customer can open this account with GBP 0.01 and currently there is no maximum amount.

## Can I withdraw money?

Yes, you'll have instant access to your money so you can make withdrawals. Payments from this account are restricted to inter-account transfers only.

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## Additional information

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded for one year. Our most recent historic deposit interest rates are available to you. Your web browser may permit a download of these here, or alternatively we can provide a copy on request.

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