Foreign Currency Savings Account

Summary Box

16 November 2026

HSBC Innovation Banking

HSBC Innovation Banking

Foreign Currency Savings Account

Account Name

Foreign Currency Savings Account (EUR, USD) – Instant Access

What is the interest rate?

EUR - Effective from 16 Nov 2026

Balance	Gross per year %	AER %
0+	0.80	0.80%
5,000,000+	0.85	0.85%

USD - Effective from 11 Feb 2026

Balance	Gross per year %	AER %
0+	1.10	1.11
5,000,000+	1.20	1.21

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.

USD - Effective from 17 Nov 2026

Balance	Gross per year %	AER %
0+	1.20	1.21
5,000,000+	1.30	1.31

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

Currency	Deposit amount	Estimated value after 12 months
USD	USD 1,000	USD 1,011.06
	USD 5,000,000	USD 5,060,331.10
EUR	EUR 1,000	EUR 1,008.03
	EUR 5,000,000	EUR 5,042,665.96

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

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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 0.01 local currency 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.

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.

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