

# Foreign Currency Savings Account Summary Box

12 October 2023

FM182\_08/23

## Foreign Currency Savings Account

### Account Name

Foreign Currency Savings Account (AUD, CAD, CHF, CNH, DKK, EUR, HKD, ILS, JPY, NOK, NZD, SEK, SGD, USD, ZAR) – Instant Access

### What is the interest rate?

#### USD - Effective from 21 Aug 2023

Balance	Gross per year %	AER %
0+	2.35	2.38
250,000+	1.70	1.71
5,000,000+	1.80	1.82

#### EUR - Effective from 25 September 2023

Balance	Gross per year %	AER %
0+	1.30	1.31
5,000,000+	1.35	1.36

#### AUD - Effective from 21 Aug 2023

Balance	Gross per year %	AER %
0	1.10	1.11

#### CAD - Effective from 21 Aug 2023

Balance	Gross per year %	AER %
0	2.00	2.02

#### CHF - Effective from 21 Aug 2023

Balance	Gross per year %	AER %
0	0.00	0.00

#### CNH - Effective from 21 Aug 2023

Balance	Gross per year %	AER %
0	0.00	0.00

#### DKK - Effective from 12 Oct 2023

Balance	Gross per year %	AER %
0	1.60	1.61

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### HKD - Effective from 21 Aug 2023

Balance	Gross per year %	AER %
0	2.75	2.78

### ILS - Effective from 21 Aug 2023

Balance	Gross per year %	AER %
0	2.75	2.78

### JPY - Effective from 21 Aug 2023

Balance	Gross per year %	AER %
0	0.00	0.00
1,000,000,000+	-0.10	-0.10

### NOK - Effective from 12 Oct 2023

Balance	Gross per year %	AER %
0	1.25	1.26

### NZD - Effective from 21 Aug 2023

Balance	Gross per year %	AER %
0	2.50	2.53

### SEK - Effective from 12 Oct 2023

Balance	Gross per year %	AER %
0	2.00	2.02

### SGD - Effective from 21 Aug 2023

Balance	Gross per year %	AER %
0	0.00	0.00

### ZAR - Effective from 21 Aug 2023

Balance	Gross per year %	AER %
0	1.25	1.26

Interest is accrued daily on the daily net value dated balance and applied monthly on the final working day. A Deposit Interest Charge will apply where you hold credit balances greater than the thresholds outlined above. If you hold balances greater than the threshold shown, the Deposit Interest Charge will apply to the portion of the balance that you hold above the threshold.

Our most recent historic deposit interest rates are available to you. Your web browser may permit a download of these, or alternatively we can provide a copy on request.

### 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.

### 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 1,023.75
	USD 5,000,000	SD 5,090,746.23
EUR	EUR 1,000	EUR 1,013.08
	EUR 5,000,000	EUR 5,067919.23
AUD	AUD 1,000	AUD 1,011.06
CAD	CAD 1,000	CAD 1,020.18
CHF	CHF 1,000	CHF 1,000
CNH	CNH 1,000	CNH 1,000
DKK	DKK 1,000	DKK 1,016.12
HKD	HKD 1,000	HKD 1,027.85
ILS	ILS 1,000	ILS 1,027.85
JPY	JPY 1,000	JPY 1,000*
NOK	NOK 1,000	NOK 1,012.57
NZD	NZD 1,000	NZD 1,025.29
SEK	SEK 1,000	SEK 1,020.18
SGD	SGD 1,000	SGD 1,000
ZAR	ZAR 1,000	ZAR 1,012.57

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 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. 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.

\*Deposit Interest Charge applies for JPY.