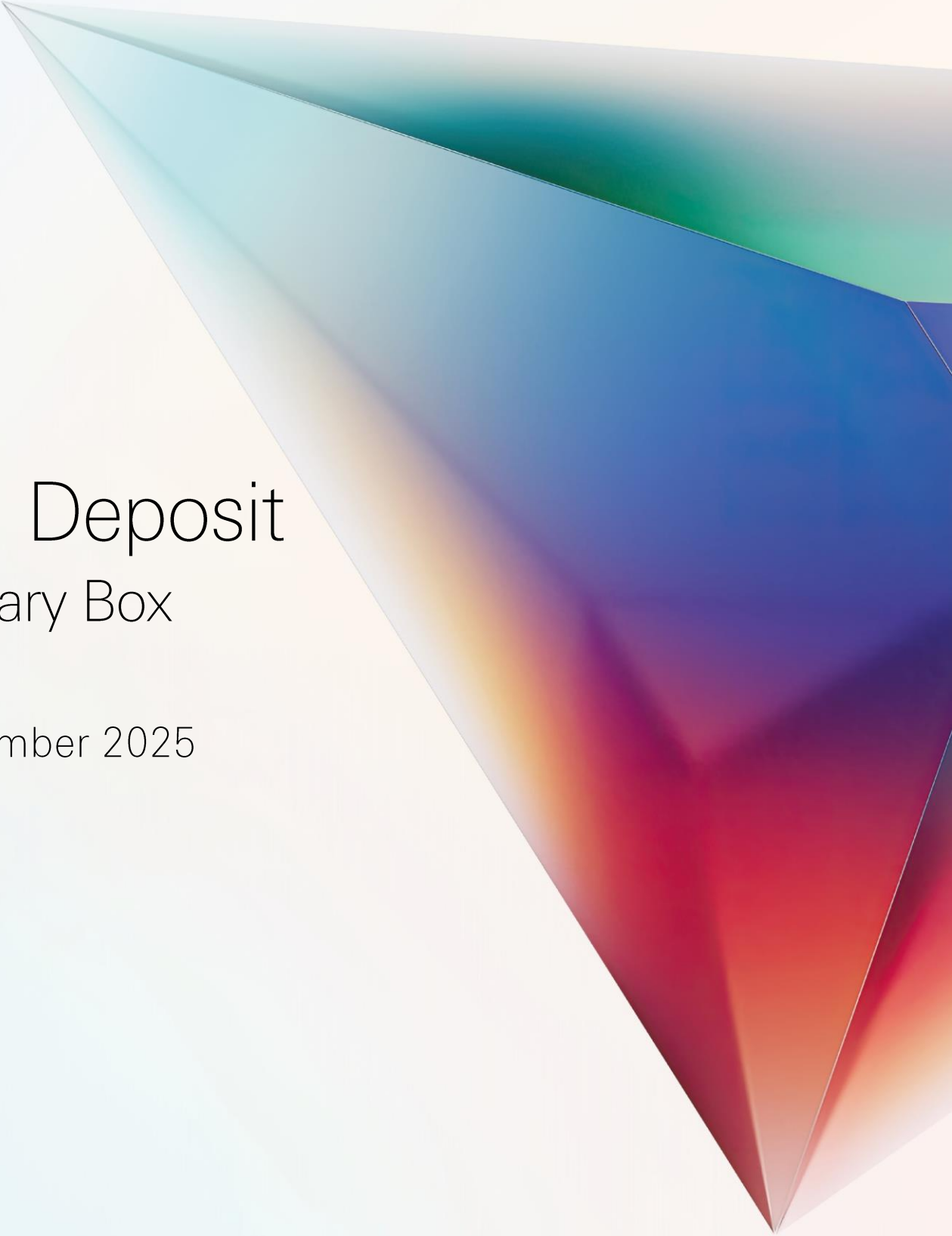




Term Deposit Summary Box

18 December 2025

Term Deposit

Account Name

Term Deposit – Restricted Access

What is the interest rate?

Indicative on 18 December 2025

GBP

Balance GBP	1 Month Fixed Term		2 Month Fixed Term		3 Month Fixed Term	
	TD Rate	AER%	TD Rate	AER%	TD Rate	AER%
50,000+	2.95%	2.99%	3.05%	3.09%	3.10%	3.14%
5,000,000+	3.15%	3.20%	3.20%	3.25%	3.35%	3.40%

USD

Balance USD	1 Month Fixed Term		2 Month Fixed Term		3 Month Fixed Term	
	TD Rate	AER%	TD Rate	AER%	TD Rate	AER%
50,000+	2.95%	2.99%	3.05%	3.09%	3.10%	3.14%
5,000,000+	3.15%	3.20%	3.20%	3.25%	3.35%	3.40%

EUR

Balance EUR	1 Month Fixed Term		2 Month Fixed Term		3 Month Fixed Term	
	TD Rate	AER%	TD Rate	AER%	TD Rate	AER%
50,000+	1.20%	1.21%	1.30%	1.31%	1.35%	1.36%
5,000,000+	1.40%	1.41%	1.45%	1.46%	1.60%	1.61%

The above interest rates are an indication only, please contact your relationship manager for the latest rates prior to investing your deposit. Other terms are available on request. Interest is calculated daily from the date of your deposit and will be paid on the maturity date.

In accordance with the our Banking Terms and Conditions, if the relevant interest rate set out for your account is a negative rate or where we have notified you that a negative interest rate charge will apply to your non-interest bearing account, we reserve the right to charge interest on some of all of the credit balance of that account.

Can HSBC Innovation Banking change the interest rate?

No, rates are fixed at the date of investment until the maturity date.

In accordance with the our Banking Terms and Conditions, if the relevant interest rate set out for your account is a negative rate or where we have notified you that a negative interest rate charge will apply to your non-interest bearing account, we reserve the right to charge interest on some or all of the credit balance of that account.

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

Indicative on 18 December 2025

GBP

GBP Deposit amount	Estimated GBP value after		
	1 Month	2 Months	3 Months
50,000	50,122.92	50,254.17	50,387.50
5,000,000	5,013,125.00	5,026,666.67	5,041,875.00

USD

USD Deposit amount	Estimated USD value after		
	1 Month	2 Months	3 Months
50,000	50,122.92	50,254.17	50,387.50
5,000,000	5,013,125.00	5,026,666.67	5,041,875.00

EUR

EUR Deposit amount	Estimated Euro value after		
	1 Month	2 Months	3 Months
50,000	50,050.00	50,108.33	50,168.75
5,000,000	5,005,833.33	5,012,083.33	5,020,000.00

The estimated value is based on a fixed interest rate for specific term.

In accordance with the our Banking Terms and Conditions, if the relevant interest rate set out for your account is a negative rate or where we have notified you that a negative interest rate charge will apply to your non-interest bearing account, we reserve the right to charge interest on some or all of the credit balance of that account.

How do I open and manage my account?

You can open a Fixed Term Deposit by contacting your Relationship Manager. Any qualifying customer with GBP50,000, USD50,000 or EUR50,000 and a Current Account held with HSBC Innovation Banking can open a Fixed Term Deposit. Currently there is no maximum amount.

Can I withdraw money?

No, you will not have access to your money until the maturity date so you will not be able to make withdrawals. Interest (less any applicable tax) will be credited to your linked account on the maturity date.

We'll only allow withdrawals or closure before maturity in exceptional circumstances (for example, you enter into insolvency). If we allow an early withdrawal or closure, we'll pay you the interest you've accrued but we'll charge you an early withdrawal charge.

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 days remaining on the fixed term deposit 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 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.

Additional information

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

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.

