

# Summary Box

Key Product Information

1. Currency Savings Account
2. Fixed Rate Saver
3. Fixed Deposit Account
4. Online Bonus Saver
5. Saver Account

# Summary Box

## Key Product Information for our Currency Savings Account

<b>Account name:</b>	Currency Savings Account
<b>Interest rates: (Gross/AER)</b>	For our latest Premier Interest rates go to <a href="http://www.expat.hsbc.com/1/2/international/hsbcpremier/products-and-services/interest-rates">http://www.expat.hsbc.com/1/2/international/hsbcpremier/products-and-services/interest-rates</a> and for our latest standard interest rates go to <a href="http://www.expat.hsbc.com/1/2/international/savings-accounts/interest-rates-savings">http://www.expat.hsbc.com/1/2/international/savings-accounts/interest-rates-savings</a>
<b>Tax status:</b>	All interest is paid gross except to residents of the European Union. If you are residing in the EU and depending on your circumstances, credit interest may be subject to retention tax.
<b>Conditions for bonus payment:</b>	No bonus payment applies to this account.
<b>Withdrawal arrangements:</b>	This is a no notice easy access account. No charges if a withdrawal is made.
<b>Access:</b>	Website, phone, post.

# Summary Box

## Key Product Information for our Fixed Rate Saver

<b>Product name:</b>	Fixed Rate Saver
<b>Interest rates: (Gross/AER)</b>	For our latest Premier Interest rates go to <a href="http://www.expat.hsbc.com/1/2/international/hsbcpremier/premier-experience/interest-rates/sterling-rates">http://www.expat.hsbc.com/1/2/international/hsbcpremier/premier-experience/interest-rates/sterling-rates</a>
<b>Tax status:</b>	All interest is paid gross except to residents of the European Union. If you are residing in the EU and depending on your circumstances, credit interest may be subject to retention tax.
<b>Conditions for bonus payment:</b>	No bonus payment applies to this account.
<b>Withdrawal arrangements:</b>	Account balance is fixed for the term chosen by a customer. Withdrawals at any time other than maturity will incur a £250 handling fee plus the cost to HSBC of funding the repayment and the account will be closed. Partial withdrawal of funds is not permitted.
<b>Access:</b>	The account can be applied for and operated by telephone or by post.

# Summary Box

## Key Product Information for our Fixed Deposit Account

<b>Account name:</b>	Fixed Deposit Account
<b>Interest rates: (Gross/AER)</b>	For our latest interest rates go to: <a href="http://www.expat.hsbc.com/1/2/international/hsbcpremier/premier-experience/interest-rates/sterling-rates">http://www.expat.hsbc.com/1/2/international/hsbcpremier/premier-experience/interest-rates/sterling-rates</a> and for our latest standard interest rates go to <a href="http://www.expat.hsbc.com/1/2/international/savings-accounts/interest-rates-savings">http://www.expat.hsbc.com/1/2/international/savings-accounts/interest-rates-savings</a>
<b>Tax status:</b>	All interest is paid gross except to residents of the European Union. If you are residing in the EU and depending on your circumstances, credit interest may be subject to retention tax.
<b>Conditions for bonus payment:</b>	No bonus payment applies to this account.
<b>Withdrawal arrangements:</b>	Account balance is fixed for the term chosen by a customer. Withdrawals at any time other than maturity will incur a £250 handling fee plus the cost to HSBC of funding the repayment.
<b>Access:</b>	Website, phone, post.

# Summary Box

## Key Product Information for our Online Bonus Saver Account

<b>Product name:</b>	Online Bonus Saver Account
<b>Interest rates: (Gross/AER)</b>	Variable rates. Interest paid monthly. For our latest interest rates go to: <a href="http://www.expatriate.hsbc.com/1/2/international/hsbcpremier/premier-experience/interest-rates/sterling-rates">http://www.expatriate.hsbc.com/1/2/international/hsbcpremier/premier-experience/interest-rates/sterling-rates</a>
<b>Tax status:</b>	All interest is paid gross except to residents of the European Union. If you are residing in the EU and depending on your circumstances, credit interest may be subject to retention tax.
<b>Conditions for bonus payment:</b>	Bonus interest (in addition to standard interest) is paid for any calendar month during which a withdrawal has not been made or the account closed.
<b>Withdrawal arrangements:</b>	Easy access.
<b>Access:</b>	The account can be applied for and operated by Personal Internet Banking only.

# Summary Box

## Key Product Information for our Saver Account

<b>Account name:</b>	Saver Account
<b>Interest rates: (Gross/AER)</b>	For our latest Premier Interest rates go to <a href="http://www.expat.hsbc.com/1/2/international/hsbcpremier/products-and-services/interest-rates">http://www.expat.hsbc.com/1/2/international/hsbcpremier/products-and-services/interest-rates</a> and for our latest standard interest rates go to <a href="http://www.expat.hsbc.com/1/2/international/savings-accounts/interest-rates-savings">http://www.expat.hsbc.com/1/2/international/savings-accounts/interest-rates-savings</a>
<b>Tax status:</b>	All interest is paid gross except to residents of the European Union. If you are residing in the EU and depending on your circumstances, credit interest may be subject to retention tax.
<b>Conditions for bonus payment:</b>	No bonus payment applies to this account.
<b>Withdrawal arrangements:</b>	This is a no notice easy access account. No charges if a withdrawal is made.
<b>Access:</b>	Website, phone, post.