

# Savings Booster - Terms and Conditions

1. These Terms and Conditions apply to the three month term deposit offer running from 1 December 2017 – 22 December 2017 and are in addition to our Personal Banking Term of Business. If there is a conflict, then these Terms and Conditions will apply to the deposit offer.
2. Term Deposit Offer is open to 'net new to bank' money only; deposited to HSBC Expat during the offer period.
3. To be eligible for this three month term deposit offer you must hold an active instant access account with HSBC Expat.
4. You can only make one deposit (in either sole or joint names) of money (Deposit) into the Term Deposit Offer. This offer is available in GBP and USD denominations only and you can open one deposit in each currency.
5. A fixed term of three months (Term), will apply to your Deposit. The minimum Deposit for this offer is £25,000 or US\$25,000, as applicable. The maximum is £2,500,000 or US\$2,500,000.
6. The interest rate for this offer will be GBP1% AER and USD1.5% AER.
7. The interest rate you will receive is fixed for the Term and we will calculate interest daily on the cleared balance of your Term Deposit Offer. We will pay you interest at the end of the Term.
8. You cannot make additions to your initial Deposit. You can open more than one Term Deposit Offer; one in each currency. Each one will receive interest at the offer rate applicable at the time of opening.
9. Partial withdrawals are not allowed during the Term.
10. You can withdraw the entire balance of your Term Deposit Offer before the end of the Term and close your Term Deposit Offer, but we will charge you a fixed fee of £50 (or currency equivalent). You may also be charged a further fee reflecting any extra cost we incur in funding the repayment of funds. This will depend on the amount of money in your Term Deposit Offer, the amount of time to the end of the Term and prevailing market rates.
11. At the end of the Term your Term Deposit Offer will mature and will not rollover. You must nominate an instant access account for the maturing funds to credit. This nominated account must be in the same currency as the offer account and be kept open for the duration and one month after the Term Deposit Offer.
12. At the end of the Term, and at any other time when you withdraw the entire balance of your Term Deposit Offer, your Deposit plus interest will be paid into your instant access account held with us (in the same name and currency as your Term Deposit Offer), which you must nominate when applying for the Term Deposit Offer.
13. We may change any of the Term Deposit Offer Terms and Conditions. We will tell you about changes by notice on our internet site ([www.expat.hsbc.com](http://www.expat.hsbc.com)), through our Internet Banking service, through our telephone banking service or personally, which includes telling you by post, statement message, email or secure e-message, addressed to you at

the last address supplied to us. We will only use one of the above channels to notify of the change.

- 14.** We may change our charges or introduce a new charge, although any change will not affect any existing Term Deposit Offer(s) you have.
- 15.** Your Term Deposit Offer is held in Jersey, the Term Deposit Offer Terms and Conditions are governed by the laws of Jersey and the non-exclusive jurisdiction of the courts of Jersey will apply to any disputes.
- 16.** We may withdraw the availability of our Term Deposit Offer in part or in full at any time without giving notice.
- 17.** You may only apply for the account by calling our 24 hour contact centre on +44 (0) 1534 616313 or contacting your Relationship Manager. This offer may not be available in some countries, ask your Relationship Manager for details.
- 18.** Once your instruction to open the account has been received, it may take up to 5 business days for the account to be opened. The start date of the account will be set as the date your instruction is received.
- 19.** You may be required to satisfy additional customer due diligence questions and/or submit updated documentation as part of our secondary account opening requirements in order for the bank to satisfy regulatory requirements. These must be satisfied in order to qualify for the account.
- 20.** The account is open to all existing account holders of HSBC Bank plc, Jersey Branch. Those actively applying for an Expat account must satisfy all regulatory account opening requirements and have opened and deposited funds during the offer period to qualify.
- 21.** HSBC Bank plc, Jersey Branch reserve the right to withdraw or amend the offer without prior notice.
- 22.** If you die, we will repay your Deposit at the end of the fixed period to your personal representative(s).
- 23.** If the Deposit is made in joint names, we will only make repayment to the surviving depositor(s) or the personal representative(s) of the last survivor.