HSBC Expat Savings

Please see revised interest rates on our Saver, Online Bonus Saver, Quarterly Bonus Saver accounts in GBP.

Saver Account (GBP)

Up to 25th September 2024

Balance	Rate	Interest rate
£5,000+	Standard rate	1.05% Gross

After 26th September 2024

Balance	Rate	Interest rate
£5,000+	Standard rate	1.00% Gross

Interest is variable. Standard interest is calculated daily and paid monthly.

Online Bonus Saver (GBP – Premier)

Up to 25th September 2024

Balance	Rate	Interest rate
£5,000+	Standard rate	1.00% Gross
£5,000+	Standard & Bonus rate	2.77% Gross
£50,000+	Standard & Bonus rate	2.82% Gross
£100,000+	Standard & Bonus rate	2.82% Gross
£250,000+	Standard & Bonus rate	2.82% Gross
£500,000+	Standard & Bonus rate	2.87% Gross
£1,000,000+	Standard & Bonus rate	2.89% Gross

After 26th September 2024

Balance	Rate	Interest rate
£5,000+	Standard rate	0.95% Gross
£5,000+	Standard & Bonus rate	2.63% Gross
£50,000+	Standard & Bonus rate	2.68% Gross
£100,000+	Standard & Bonus rate	2.68% Gross
£250,000+	Standard & Bonus rate	2.68% Gross
£500,000+	Standard & Bonus rate	2.73% Gross
£1,000,000+	Standard & Bonus rate	2.75% Gross

Online Bonus Saver (GBP – Advance)

Up to 25th September 2024

Balance	Rate	Interest rate
£5,000+	Standard rate	1.00% Gross
£5,000+	Standard & Bonus rate	2.77% Gross

After 26th September 2024

Balance	Rate	Interest rate
£5,000+	Standard rate	0.95% Gross
£5,000+	Standard & Bonus rate	2.63% Gross

Interest is variable. Standard interest is calculated daily and paid monthly. Bonus interest is calculated daily and paid for any month where you do not make a withdrawal.

Quarterly Bonus Saver (GBP - Premier)

Up to 25th September 2024

Balance	Rate	Interest rate
£5,000+	Standard rate	1.10% Gross
£5,000+	Standard & Bonus rate	3.82% Gross
£50,000+	Standard & Bonus rate	3.87% Gross
£100,000+	Standard & Bonus rate	3.87% Gross
£250,000+	Standard & Bonus rate	3.87% Gross
£500,000+	Standard & Bonus rate	3.92% Gross
£1,000,000+	Standard & Bonus rate	3.94% Gross

After 26th September 2024

Balance	Rate	Interest rate
£5,000+	Standard rate	1.05% Gross
£5,000+	Standard & Bonus rate	3.63% Gross
£50,000+	Standard & Bonus rate	3.68% Gross
£100,000+	Standard & Bonus rate	3.68% Gross
£250,000+	Standard & Bonus rate	3.68% Gross
£500,000+	Standard & Bonus rate	3.73% Gross
£1,000,000+	Standard & Bonus rate	3.75% Gross

Quarterly Bonus Saver (GBP - Advance)

Up to 25th September 2024

Balance	Rate	Interest rate
£5,000+	Standard rate	1.10% Gross
£5,000+	Standard & Bonus rate	3.82% Gross

After 26th September 2024

Balance	Rate	Interest rate
£5,000+	Standard rate	1.05% Gross
£5,000+	Standard & Bonus rate	3.63% Gross

Interest is variable. Standard interest is calculated daily and paid monthly. Bonus interest is calculated daily and paid at the successful completion of each 'Qualifying Three Month Period'.

AER stands for Annual Equivalent Rate. This shows you what the gross rate would be if interest were paid and compounded each year.

Gross is the rate of interest if interest were paid and not compounded each year.

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