



HSBC PREMIER RELATIONSHIP SAVINGS

The following information was correct as of 05/10/2024

Have questions or need current rate information?

Call us at 888.662.HSBC (4722)

TERMS & CHARGES DISCLOSURE¹

It's important that you understand exactly how your HSBC Premier Relationship Savings account works. We've created this summary to explain the fees and some key terms of your account.

ELIGIBILITY	This account is available only to customers with an HSBC Premier checking account in the United States. Please refer to the HSBC Premier checking Terms & Charges Disclosure for eligibility requirements. If customer no longer maintains an HSBC Premier checking account, the Bank will close your HSBC Premier Relationship Savings account.
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RATE INFORMATION (For more details, see HOW INTEREST AND APY WORK section in the Rules)	Minimum Balance to Obtain APY	Standard Interest Rate	Standard Annual Percentage Yield (APY)	Relationship Interest Rate	Relationship Annual Percentage Yield (APY)
	\$1 or more	0.05%	0.05%	4.31%	4.40%

RELATIONSHIP INTEREST RATE	<p>Starting from the calendar month following when you open the account and monthly thereafter, you may earn a Relationship Interest Rate on your HSBC Premier Relationship Savings account. In order to earn the Relationship Interest Rate, you must have a linked HSBC Premier checking account and meet one of the following requirements:</p> <ol style="list-style-type: none"> 1. A total of \$500 or more in purchases or payments must be made through your HSBC Mastercard[®] Debit Card(s)² and posted to a linked HSBC Premier checking account during the previous calendar month. Debit Card ATM withdrawals do not qualify as eligible transactions.³ 2. A total of \$5,000 in qualifying direct deposits from a third party to the linked HSBC Premier checking account during the previous calendar month.⁴ 3. Have an HSBC U.S. residential mortgage loan with an original loan amount of at least \$500,000 during the previous calendar month.⁵ 4. Hold HSBC Premier Elite customer status.⁶ <p>The Qualification Period for the Relationship Interest Rate is from the 1st day of each month to the last Business Day of each month. If you meet the qualification requirements, your HSBC Premier Relationship Savings account will earn the Relationship Interest Rate for the entire following calendar month. Accounts that do not qualify will receive the Standard Interest Rate for the entire following month. You cannot obtain the Relationship Interest Rate simply by maintaining a certain balance in your account. Failure to meet the above requirements for the Relationship Interest Rate may lead to a lower APY in comparison to other available products.</p> <p>Existing customers who already hold Premier Elite status at the time of account opening will earn the Relationship Interest Rate beginning that month. Customers who acquire Premier Elite status after account opening will earn the Relationship Interest Rate the following calendar month after being assigned Premier Elite status. Premier Elite status will need to be maintained or other requirements met, as outlined above, to continue to receive the Relationship Interest Rate.</p> <p>If there are changes to your linked HSBC Premier checking account (it is closed or no longer linked to your HSBC Premier Relationship Savings account), you may no longer earn the Relationship Interest Rate, or the rates may otherwise change to those in effect at the time of the change.</p>
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ADDITIONAL RATE INFORMATION	Method Used to Compute Interest	Daily Balance	This method applies a daily periodic rate to the principal in the account each day.
	Compounding Period	Monthly	
	Interest is Credited	Monthly	

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MONTHLY MAINTENANCE FEE	Monthly Maintenance Fee	\$0	
ACCOUNT FUNDING INFORMATION	Minimum Deposit to Open	\$0	
STATEMENT SERVICES	Statements	Quarterly	A record of your transactions is mailed or made available periodically.
	Copy of Item or Statement	\$0	For each item or statement.
	Statement Reconstruction	\$0	A total reconstruction provides copies of all checks and/or statements for one or more statements.
OTHER ACCOUNT RELATED FEES	Account Closing	\$0	If your account is closed within 180 days of opening.
	Balance Verification Letter	\$0	For each original letter provided verifying your deposit account(s) with us.
		\$0	For each additional copy.
	Chargeback	\$0	For each check or other item that you deposit that is returned to us unpaid.
Legal Papers	\$100	For each court order, restraining notice, levy or other legal paper that requires us to put a hold on your account or to pay out money from your account to someone else.	
OTHER MISCELLANEOUS SERVICE FEES subject to change without notice	Funds (Wire) Transfer-In	\$0	Per incoming transfer.
	Funds (Wire) Transfer-Out - Domestic and International		For applicable transfer fees, please refer to the Pre-Payment and Receipt Disclosures received at the time of your wire transaction.
	Cashier's Check - DFT (Commission USD)	\$0	For each U.S. Dollar Draft or Cashier's Check purchased in U.S. dollars.

- 1 - **BANK RULES** - This document is part of the Rules For Consumer Deposit Accounts (the "Rules"). In case of inconsistency between this document and the Rules, this document governs all inconsistencies.
- 2 - Cards referenced are issued by HSBC Bank USA, National Association ("HSBC Bank USA, N.A.").
- 3 - Purchase / payment transactions is an aggregate requirement across your HSBC Mastercard® Debit Card(s) on the linked HSBC Premier checking account. Transaction posting dates will be used to determine qualification in any given month, which may in some instances differ from actual purchase dates. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.
- 4 - Qualifying direct deposits are electronic deposits of regular periodic payments (such as salary, pension, Social Security, or other regular monthly income) deposited through the Automated Clearing House (ACH) network to this account by your employer or an outside agency (please check with your employer or outside agency to determine if they use the ACH network). Direct deposits that do not qualify include but are not limited to transfers from one account to another, mobile deposits, or deposits made at a Wealth Center or ATM.
- 5 - For a customer with multiple HSBC Mortgages, only the mortgage with the highest original loan amount will be considered. Multiple loans will not be aggregated to determine the total loan amount for Qualifying Behaviors.
- 6 - Participation in HSBC Premier Elite is available to holders of an HSBC Premier Checking Account who have maintained qualifying Personal Cash Accounts and Personal Investment Assets (excluding Retirement Accounts and Assets) in the United States which in aggregate and calculated as an average over each calendar month are equal to at least \$1,000,000 (One million U.S. dollars) for a period of at least 2 calendar months (a "Qualifying Balance") immediately prior to HSBC Premier Account Holders becoming HSBC Premier Elite clients. As a HSBC Premier Elite client, if you are no longer able to meet the HSBC Premier Elite criteria, your access to all its benefits will be removed.

WANT MORE INFO? SEE THE [RULES FOR CONSUMER DEPOSIT ACCOUNTS](#)