

Business Money Manager

Additional Conditions

**For HSBC UK Bank plc Business Money Manager
as of 9 February 2024**

Business Money Manager

Additional Conditions

These Additional Conditions will apply in addition to the Relationship Terms and the Terms and Conditions for your business accounts and related services.

If there is any conflict between these Additional Conditions, the Relationship Terms and the Terms and Conditions for your business accounts and related services, the following order of priority applies:

- First, these Additional Conditions;
- Next, the Terms and Conditions for your business accounts and related services; and
- Finally, the Relationship Terms.

Information on any charges that apply to your accounts can be found in the Business Price List (unless we've agreed different prices with you).

If you'd like these Additional Conditions in another format such as large print, Braille or audio, please contact us.

Business Money Manager - Interest Rate

We'll provide details of your interest rate at account opening and you can contact us to find out your current rate.

Your interest rate can vary according to how often you make withdrawals:

Rate	Impact of withdrawals on interest rate
Instant Access Rate	<p>We'll pay you our Instant Access Rate from the time that you make your first deposit into your account.</p> <p>We'll pay you this rate until 30 days have passed without a withdrawal, making you eligible for our 30+ Day Interest Rate.</p>
30+ Day Interest Rate	<p>If you don't make a withdrawal for 30 consecutive days we'll pay you our current 30+ Day Interest Rate.</p> <p>We'll only pay you this rate until you make a withdrawal or until a further 30 consecutive days have passed without a withdrawal, making you eligible for our 60+ Day Interest Rate.</p> <p>If you make a withdrawal before you're eligible for the 60+ Day Interest Rate, we'll pay the Instant Access Rate from the day after your withdrawal.</p>
60+ Day Interest Rate	<p>If you don't make a withdrawal for 60 consecutive days, we'll pay you our current 60+ Day Interest Rate.</p> <p>We'll only pay you this rate until you make a withdrawal. Once you do, we'll pay the 30+ Day Interest Rate from the day after the withdrawal (and the usual 30+ Day Interest Rate conditions will apply).</p>

Interest	<ul style="list-style-type: none">• When paid?<ul style="list-style-type: none">— Monthly or quarterly (in March, June, September and December each year) at your choice.• Where paid?<ul style="list-style-type: none">— Into your account.
Using your account	<p>Your account is an instant access savings account. You can only use your account as a savings account and not to send or make business payments. If we think you're using your account like this, we may close it but we'll tell you in writing at least 30 days before if we do this.</p>
How we can make changes to your account	<p>We can make changes to the terms and will give you at least two months' notice of any changes, unless they are advantageous to you, in which case we can tell you about the changes after they take place.</p>
Payments in	<p>You can make payments into the account in the following ways:</p> <ul style="list-style-type: none">• Transfer from a business current account or business savings account with us in the same name;• Standing order from a business current account with us in the same name; or• Electronic transfer or standing order from your account with another provider.
Payments out	<p>You can withdraw money in the following ways:</p> <ul style="list-style-type: none">• In cash at a branch;• By transfer to a business current or savings account with us in the same name; or• By transfer to your account with another provider in the UK. We can only do this by post, Business Telephone Banking or in branch. <p>There are no restrictions on the number of withdrawals you can make, but this may affect your interest rate.</p>

Currency	Sterling. If you pay into your account in another currency, we'll convert the payment following the procedure in the Business Banking Terms and Conditions.
Overdrafts	You must not go overdrawn on your account. If operational reasons mean we're unable to prevent a charge or transaction which would cause you to go overdrawn, we'll treat this as an unarranged overdraft and you'll have to repay the overdrawn amount immediately on demand.

This page has intentionally been left blank

This page has intentionally been left blank

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak with us using the live chat service on our website, by visiting one of our branches or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more, please get in touch. You can also visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us.

business.hsbc.uk

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412).
Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

Customer information: Customer Service Centre, BX8 2HB.

RFB1135 MCP58246 ©HSBC Group 2023. All Rights Reserved.