

Business Deposit Account

Additional Conditions

**For HSBC UK Bank plc Business Deposit Accounts
as of 1 September 2019.**

Business Deposit Account

Additional Conditions

These Additional Conditions will apply in addition to your Business Banking Terms and Conditions. If there's any inconsistency between these Additional Conditions and the Business Banking Terms and Conditions, these Additional Conditions will apply.

Information on any charges that apply to your account can be found in the Business Price List.

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

Business Deposit Account

Interest Rate	<p>We'll agree your interest rate at account opening. You can ask us to change this later and choose one of the available options. We'll move you to the new rate within five working days of agreeing the rate with you.</p> <p>Interest</p> <ul style="list-style-type: none">◆ When paid? Quarterly (in March, June, September and December each year).◆ Where paid? Into your account.
Using your account	<p>Your account is an instant access deposit 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 we do this.</p>
Account Limits	<p>There may be a limit on the amount you can keep in your account. We'll tell you what the limits are at account opening, and you can contact us to find out the current limits.</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◆ 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.</p>
Currency	<p>Sterling. We'll only accept payments in sterling into your account.</p>
Overdrafts	<p>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.</p>

About HSBC

HSBC UK Bank plc is a company registered and established in England and Wales under registration number 09928412. Our registered office is at 1 Centenary Square, Birmingham B1 1HQ. Our VAT registration number is GB365684514.

HSBC UK Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (our firm reference number is 765112).

Accessibility

To find out more about our accessible services please visit www.hsbc.co.uk/accessibility or ask at any of our branches.

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

A textphone service is also available for customers with hearing and/or speech impairments.

If you use your own textphone you can call us on **03457 125 563** (+44 207 088 2077 from overseas).

hsbc.co.uk

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Registered in England & Wales with number 09928412.

Registered Office: 1 Centenary Square, Birmingham, B1 1HQ, United Kingdom.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 765112.

Customer Information: PO Box 6201, Coventry CV3 9HW

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