

Business Money Manager and Community Savings Account

Additional Conditions

For HSBC UK Business Money Manager and
Community Savings Accounts as of 1 July 2018.

Business Money Manager and Community Savings Account

Additional Conditions

These Additional Conditions will apply in addition to your HSBC UK Business Banking Terms and Conditions. If there is any inconsistency between these Additional Conditions and the HSBC UK Business Banking Terms and Conditions, then these Additional Conditions will apply instead.

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

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

Business Money Manager and Community Savings Account

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 will 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>

When paid?

Business Money Manager	Monthly or quarterly (in March, June, September and December each year) at your choice
Community Savings Account	Monthly

Where paid?

Into your account.

Using your account

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 at least 30 days' before in writing if we do this.

Payments in

You can make payments into the account by:

- ◆ 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

You can withdraw money in the following ways:

- ◆ in cash;
- ◆ by debit card if you have one;
- ◆ 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, Channel Islands or Isle of Man.
We can only do this by post, Business Telephone Banking or in branch.

There are no restrictions on the number of withdrawals you can make (but this may affect your interest rate).

Currency

Sterling. If you pay into your account in another currency, we'll convert the payment following the procedure in the HSBC UK Bank plc Business Banking Terms and Conditions.

Debit Cards

If you have a debit card for your Business Money Manager account you and any cardholder can keep using the card on your Business Money Manager account until it expires. After expiry, we may charge you fees for transactions you or any cardholder make using a debit card on your business current account.

Overdrafts

You mustn't go overdrawn. If you do, we'll treat this as an informal overdraft which you must repay immediately. We may also charge interest on any informal overdraft as set out in the HSBC UK Bank plc Business Banking Terms and Conditions.

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, United Kingdom. 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).

hsbc.co.uk

Issued by HSBC UK Bank plc.

Customer information:

PO Box 6201, Coventry CV3 9HW