

# Business Reward Account

Additional Conditions

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

# Business Reward Account

## Additional Conditions

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

<b>Interest Rate</b>	<p>We'll provide details of your interest rate at account opening and you can contact us to find out your current rate.</p> <p>Your rate varies according to how often you make withdrawals:</p> <table><thead><tr><th>Rate</th><th>Impact of withdrawals on interest rate</th></tr></thead><tbody><tr><td><b>Instant Access Rate</b></td><td><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 consecutive days have passed without a withdrawal, making you eligible for our 30+ Day Interest Rate.</p></td></tr><tr><td><b>30+ Day Interest Rate</b></td><td><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 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></td></tr><tr><td><b>60+ Day Interest Rate</b></td><td><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 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></td></tr><tr><td><b>90+ Day Interest Rate</b></td><td><p>If you don't make a withdrawal for 90 consecutive days, we'll pay you our current 90+ Day Interest Rate.</p><p>We'll pay you this rate until you make a withdrawal. Once you do, we'll pay the 60+ Day Interest Rate from the day after the withdrawal (and the usual 60+ Day Interest Rate conditions will apply).</p></td></tr></tbody></table> <ul style="list-style-type: none"><li>◆ <b>When paid?</b> Quarterly (in March, June, September and December each year) but we'll only start to pay interest once you have at least £100,000 in your account.</li><li>◆ <b>Where paid?</b> Into your account.</li></ul>	Rate	Impact of withdrawals on interest rate	<b>Instant Access Rate</b>	<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 consecutive days have passed without a withdrawal, making you eligible for our 30+ Day Interest Rate.</p>	<b>30+ Day Interest Rate</b>	<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 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>	<b>60+ Day Interest Rate</b>	<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 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>	<b>90+ Day Interest Rate</b>	<p>If you don't make a withdrawal for 90 consecutive days, we'll pay you our current 90+ Day Interest Rate.</p> <p>We'll pay you this rate until you make a withdrawal. Once you do, we'll pay the 60+ Day Interest Rate from the day after the withdrawal (and the usual 60+ Day Interest Rate conditions will apply).</p>
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<b>Account Limits</b>	<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>										
<b>Payments in</b>	<p>You can make payments into the account in the following ways:</p> <ul style="list-style-type: none"><li>◆ transfer from a business current account or business savings account with us in the same name;</li><li>◆ standing order from a business current account with us in the same name; or</li><li>◆ electronic transfer or standing order from your account with another provider.</li></ul>										

<b>Payments out</b>	<p>You can withdraw money in the following ways:</p> <ul style="list-style-type: none"><li>◆ in cash at a branch, a Post Office® or an ATM;</li><li>◆ by transfer to a business current or savings account with us in the same name; or</li><li>◆ 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.</li></ul> <p>There are no restrictions on the number of withdrawals you can make but this may affect your interest rate.</p>
<b>Currency</b>	<p>Sterling. We'll only accept payments in sterling into your account.</p>
<b>Overdrafts</b>	<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>

# Accessibility

To find out more about our accessible services please visit [www.hsbc.co.uk/accessibility](http://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**

### **HSBC UK Bank plc**

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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