Business Deposit Account

Additional conditions

For HSBC UK Business Deposit Accounts
as of 09 February 2024

HSBC UK

Business Deposit Account

Additional Conditions
These Additional Conditions will apply in addition to the Relationship Terms and the Business Banking Terms and Conditions.

If there's 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 you 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 Deposit Account	
Interest Rate	The rate will be negotiated as a specified percentage of/below the Bank of England base rate, or will be our variable credit interest rate. If a rate negotiated as a specified percentage of/below the Bank of England base rate hasn't been agreed with you, you'll receive the variable credit interest rate. **Interest** • **When paid?** Quarterly (in March, June, September and December each year). • **Where paid?** Into your account.

Using your account	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.
Payments in	You can make payments into the account in the following ways: • 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	You can withdraw money in the following ways: • 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 There are no restrictions on the number of withdrawals you can make.
Currency	Sterling. If you pay into your account in another currency, we'll convert the payment as laid out 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.
How we can make changes to your account	We can make changes to the terms and will give you at least 30 days' notice of any changes, unless they are advantageous to you, in which case we can tell you about the changes after they take place.

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 to us using the live chat 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

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Customer Information: Customer Service Centre, BX8 1HB.

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