



## HSBC PREMIER SAVINGS

The following information was correct as of 02/07/2025

Have questions or need current rate information?

Call us at 888.662.HSBC (4722)

### TERMS & CHARGES DISCLOSURE<sup>1</sup>

It's important that you understand exactly how your HSBC Premier Savings account works. We've created this summary to explain the fees and some key terms of your account.

<b>ELIGIBILITY</b>	This account is available only to customers with an HSBC Premier checking account in the United States. Please refer to the HSBC Premier checking Terms & Charges Disclosure for eligibility requirements. If customer no longer maintains an HSBC Premier checking account, the Bank will close your account.		
<b>RATE INFORMATION</b> (For more details, see HOW INTEREST AND APY WORK section in the Rules)	<b>Minimum Balance to Obtain APY</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>
	\$250,000 or more	0.15%	0.15%
	\$100,000 or more but less than \$250,000	0.15%	0.15%
	\$25,000 or more but less than \$100,000	0.10%	0.10%
	Less than \$25,000	0.01%	0.01%
<b>ADDITIONAL RATE INFORMATION</b>	Method Used to Compute Interest	<b>Daily Balance</b>	This method applies a daily periodic rate to the principal in the account each day.
	Compounding Period	<b>Monthly</b>	
	Interest is Credited	<b>Monthly</b>	
<b>MONTHLY MAINTENANCE FEE</b>	Monthly Maintenance Fee	<b>\$0</b>	
<b>ACCOUNT FUNDING INFORMATION</b>	Minimum Deposit to Open	<b>\$0</b>	
<b>STATEMENT SERVICES</b>	Statements	<b>Quarterly</b>	A record of your transactions is mailed or made available periodically.
	Copy of Item or Statement	<b>\$0</b>	For each item or statement.
	Statement Reconstruction	<b>\$0</b>	A total reconstruction provides copies of all checks and/or statements for one or more statements.
<b>OTHER ACCOUNT RELATED FEES</b>	Account Closing	<b>\$0</b>	If your account is closed within 180 days of opening.
	Balance Verification Letter	<b>\$0</b>	For each original letter provided verifying your deposit account(s) with us.
		<b>\$0</b>	For each additional copy.
	Chargeback	<b>\$0</b>	For each check or other item that you deposit that is returned to us unpaid.
Legal Papers	<b>\$100</b>	For each court order, restraining notice, levy or other legal paper that requires us to put a hold on your account or to pay out money from your account to someone else.	

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<b>OTHER MISCELLANEOUS SERVICE FEES</b> subject to change without notice	Funds (Wire) Transfer-In	<b>\$0</b>	Per incoming transfer.
	Funds (Wire) Transfer-Out - Domestic and International		For applicable transfer fees, please refer to the Pre-Payment and Receipt Disclosures received at the time of your wire transaction.
	Cashier's Check - DFT (Commission USD)	<b>\$0</b>	For each U.S. Dollar Draft or Cashier's Check purchased in U.S. dollars.

1 - BANK RULES -This document is part of the Rules For Consumer Deposit Accounts (the "Rules"). In case of inconsistency between this document and the Rules, this document governs all inconsistencies.

**WANT MORE INFO? SEE THE [RULES FOR CONSUMER DEPOSIT ACCOUNTS](#)**