



HSBC PREMIER SAVINGS

The following information was correct as of 04/19/2024

Have questions or need current rate information?

Call us at 888.662.HSBC (4722)

TERMS & CHARGES DISCLOSURE¹

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.

ELIGIBILITY	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.		
RATE INFORMATION (For more details, see HOW INTEREST AND APY WORK section in the Rules)	Minimum Balance to Obtain APY	Interest Rate	Annual Percentage Yield (APY)
	\$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%
ADDITIONAL RATE INFORMATION	Method Used to Compute Interest	Daily Balance	This method applies a daily periodic rate to the principal in the account each day.
	Compounding Period	Monthly	
	Interest is Credited	Monthly	
MONTHLY MAINTENANCE FEE	Monthly Maintenance Fee	\$0	
ACCOUNT FUNDING INFORMATION	Minimum Deposit to Open	\$0	
STATEMENT SERVICES	Statements	Quarterly	A record of your transactions is mailed or made available periodically.
	Copy of Item or Statement	\$0	For each item or statement.
	Statement Reconstruction	\$0	A total reconstruction provides copies of all checks and/or statements for one or more statements.
OTHER ACCOUNT RELATED FEES	Account Closing	\$0	If your account is closed within 180 days of opening.
	Balance Verification Letter	\$0	For each original letter provided verifying your deposit account(s) with us.
		\$0	For each additional copy.
	Chargeback	\$0	For each check or other item that you deposit that is returned to us unpaid.
	Legal Papers	\$100	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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OTHER MISCELLANEOUS SERVICE FEES subject to change without notice	Funds (Wire) Transfer-In	\$0	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)	\$0	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](#)