

HSBC EVERYDAY SAVINGS

The following information was correct as of 12/08/2017
 Have questions or need current rate information?
 Call us at 800.975.HSBC (4722)

TERMS & CHARGES DISCLOSURE¹

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

ELIGIBILITY	The HSBC Everyday Savings account is available to all consumers. A minimum Average Ledger Balance of \$500 is required to avoid the Monthly Maintenance Fee of \$5.
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RATE INFORMATION (For more details, see HOW INTEREST AND APY WORK section)	Minimum Balance to Obtain APY	Interest Rate	Annual Percentage Yield (APY)
	\$1.00 or more	.01%	.01%
	Less than \$1.00	No Interest Earned	No APY Earned

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	Quarterly	Mar 31 Jun 30 Sept 30 Dec 31
	Interest is Credited	Quarterly	Mar 31 Jun 30 Sept 30 Dec 31

MONTHLY MAINTENANCE FEE	Monthly Maintenance Fee	\$5	If your Average Ledger Balance in a given monthly cycle is less than \$500. For purposes of this disclosure, the monthly cycle for qualifying deposit accounts is the 30 day period immediately preceding the date the monthly maintenance fee is assessed.
	Excess Withdrawal Fee	\$.75	For each withdrawal over 3 when the Average Ledger Balance in a given monthly cycle is less than \$1,000.

ACCOUNT FUNDING INFORMATION	Minimum Deposit to Open	\$0	When account opened by a Bank representative.
	Minimum Deposit to Open Online	\$1	Including computer self-serve account openings in a branch.
	Maximum Daily Online Limit	\$350,000	Maximum when funding the account or making additional daily deposits/withdrawals with an electronic transfer to or from another financial institution.

AUTOMATED TELLER MACHINE (ATM) AND OTHER ELECTRONIC FUND TRANSFER (EFT) FACILITY CHARGES²	U.S. HSBC ATM Fees ³	\$0	For using an HSBC Bank USA, N.A. ATM to complete any transaction in the U.S.
	Other ATM Fees ³	\$2.50	For each withdrawal, balance inquiry or transfer using a non-HSBC ATM. (You may also be charged additional fees by the ATM operator or network used including a fee by another HSBC entity operating ATMs outside the U.S.)
	Currency Conversion on Foreign Transactions ⁴	Varies	When transacting in a foreign country, even in U.S. dollars, a conversion rate will be applied to determine the transaction amount on the posting date which may be different from your transaction date.
	Foreign Transaction Fee ⁵	3%	The percentage of the transaction amount after conversion to U.S. dollars.

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STATEMENT SERVICES	Statements	Quarterly	A record of your transactions is mailed or made available periodically.
	Copy of Item or Statement	\$5	For each item or statement.
	Statement Reconstruction	\$40	Per hour plus copy fees. A total reconstruction provides copies of all checks and/or statements for one or more statements.
	Interested Party Statement	\$5	For each statement sent to a third party at the customer's request.

OTHER ACCOUNT RELATED FEES	Account Closing	\$25	If your account is closed within 180 days of opening.
	Balance Verification Letter	\$20	For each original letter provided verifying your deposit account(s) with us.
	Chargeback	\$5	For each additional copy.
	Legal Papers	\$10	For each check or other item that you deposit that is returned to us unpaid.
	Reconcilement	\$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.

OTHER MISCELLANEOUS SERVICE FEES subject to change without notice	Canadian Check Processed	\$2	Each
	Domestic Collection	\$25	For collection of a check drawn against a U.S. institution instead of depositing it to your HSBC account, or when you authorize another institution to close your HSBC account. This fee is \$15 if your account was opened and maintained by a branch in the State of California, Washington or Oregon.
	Funds (Wire) Transfer-In	\$15	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) ⁶	\$12	For each U.S. Dollar Draft or Cashier's Check purchased in U.S. dollars.
	Protest Letter	\$20	Each. This fee is waived if your account was opened and maintained by a branch in the State of California.
	Special Statement	\$6	For each request generated outside the normal statement cycle.

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HOW INTEREST AND APY WORK	Interest Rate Changes	Your interest rate and APY may change. We may change the interest rate, solely at our discretion, at any time.
	Annual Percentage Yield	Is based on principal and interest left on deposit for a full 365 day year with interest compounded at the same interest rate. Withdrawal of interest will result in a lower Annual Percentage Yield than stated.
	Accrued Interest	Interest begins to accrue on the business day you deposit noncash items (e.g., checks). If you close your account before interest is credited, you will not receive the accrued interest.
	Balance Computation	The “Daily Balance” method applies a daily periodic rate to the principal in the account each day.

HOW DEPOSITS AND WITHDRAWALS WORK	The Order in Which Deposits and Withdrawals Are Processed	<p>Generally for savings accounts, at the end of the Business Day we will complete the following to determine your end of day bank/ledger balance:</p> <ul style="list-style-type: none"> ● Start with the bank/ledger balance in your account. ● Add deposits and credits to your account. ● Subtract account withdrawals performed at the branch and transaction amounts that were authorized based on your available balance at the time you performed the transaction. Transactions will post in lowest to highest dollar amount. Transactions include ATM withdrawals and online transactions. ● Subtract all other items in lowest to highest dollar amount. ● Subtract fees. <p>After completing the steps above to determine your end of day bank/ledger balance, we subtract the amount of any deposit not currently available (refer to the Funds Availability section for more information) and subtract holds from the end of day bank/ledger balance to determine your available balance.</p>
	When Your Deposits Are Available (Funds Availability ⁷)	<ul style="list-style-type: none"> ● Cash deposit with teller or at ATM: Same calendar day the Bank receives the deposit. ● Funds transfers between HSBC Bank USA, N.A. accounts in the same name: Same calendar day the Bank receives the deposit. ● Electronic direct deposit/Wire transfer: Same Business Day the Bank receives the deposit. ● Check deposit with teller or at ATM: <ul style="list-style-type: none"> - The first \$200 from a deposit of one or more non HSBC checks will always be made available on the first Business Day after the day of your deposit. The remainder of your deposit will be available no later than the second Business Day after the day of your deposit. - In some situations, we may notify you after your deposit is made that your funds will generally be available by the sixth Business Day after the day of your deposit. <p>A “Business Day” is every day except Saturday, Sunday and Federal holidays.</p>

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- 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 except for those in “HOW DEPOSITS AND WITHDRAWALS WORK” which shall be governed by the Rules.
- 2 – Cards referenced are issued by HSBC Bank USA, National Association (“HSBC Bank USA, N.A.”).
- 3 – Electronic Fund Transfer (EFT) Facility Service Charges apply to your account when using your Debit Mastercard® card or ATM card. Mastercard® and the Mastercard brand mark are registered trademarks of Mastercard International Incorporated.
- 4 – Currency Conversion on Foreign Transactions
If you effect a transaction on your HSBC Bank Consumer Checking or Savings account at an EFT facility with your Debit Mastercard® card or ATM card in a currency other than U.S. dollars or effect a transaction in U.S. dollars outside the United States, Mastercard International Incorporated (“Card Association”) will convert the transaction into a U.S. dollar amount. A currency conversion will occur even if the transaction is made in U.S. dollars. Card Association will act in accordance with the operating regulations or foreign currency conversion procedures then in effect. Currently the currency conversion rate used to determine the transaction amount in U.S. dollars for such transactions is either a government-mandated rate or a wholesale rate determined by Card Association for the processing cycle in which the transaction is processed. The currency conversion rate used by Card Association on the processing date may differ from the rate that would have been used on the transaction date or cardholder statement posting date.
- 5 – Foreign Transaction Fee*
If you effect a transaction on your HSBC Bank Consumer Checking or Savings account at an EFT facility with your Debit Mastercard® card or ATM card outside the United States, the transaction amount is further increased by a percentage established from time to time by us.
*This Foreign Transaction Fee does not apply to transactions using your Jade by HSBC Premier World Debit Mastercard® card or HSBC Premier World Debit Mastercard® card.
- 6 – For owners of HSBC Premier deposit products in the U.S., there is no charge. For owners of HSBC Advance deposit products in the U.S., the fee for Cashier’s Check – DFT (Commission USD) is \$10.
- 7 – For complete details, please consult the Rules For Consumer Deposit Accounts which includes the Funds Availability Policy.

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