

# Home Equity Line of Credit

Turn your home's equity into a source of funds for home improvements, debt consolidation<sup>1</sup>, tuition or other major expenses. Save by borrowing at lower rates than other financing options and get a possible tax deduction on the interest you pay<sup>2</sup>.



## HSBC's Home Equity Line of Choice

Our flexible line of credit allows you to borrow as little or as much as you need, up to your credit limit. It also offers the option to set up all or a portion of your outstanding balance to a fixed rate loan<sup>3</sup> in one convenient account.



### Relationship rate discount<sup>4</sup>

Receive a discounted home equity rate with an HSBC Personal, Advance<sup>5</sup>, or Premier<sup>6</sup> banking relationship when you have your payments automatically deducted from your relationship checking account.

**.50%**

rate discount for auto payment  
from a Premier checking account

**.25%**

rate discount for auto payment from an  
Advance or Personal Banking checking account



### Fixed rate segments

Enjoy the security of a fixed interest rate<sup>3</sup> and monthly payment with the option to lock in up to three fixed rate loan segments within a home equity line of credit. Fixed rate segments are available with a term of 5 to 20 years and may protect you from possible rising interest rates over time.

Visit [us.hsbc.com/heloc](https://us.hsbc.com/heloc) to learn more.



1. Speak with your financial advisor or a counseling agency about debt consolidation.
2. Consult your tax advisor for details on tax deductibility of interest paid on loans secured by your home.
3. The fixed rate loan option provides the ability to fix the interest rate on all or a portion of the outstanding balance during the draw period. Up to three balances can be fixed at one time. Additional conditions apply.
4. Rates, discounts and loan amounts depend on specific program and may require certain personal deposit and investment<sup>‡</sup> balances, reserves, equity and automatic payment from an HSBC U.S. checking account. For home equity, the Premier and non-Premier APR includes an auto-pay discount of .50% and .25%, respectively.
5. For a complete list of HSBC Advance Relationship eligibility requirements please visit <https://www.us.hsbc.com/advance/> or speak with an HSBC Branch Representative.
6. For a complete list of HSBC Premier Relationship eligibility requirements please visit <https://www.us.hsbc.com/premier/> or speak with a Relationship Manager.

<sup>‡</sup> Investment and certain insurance products, including annuities, are offered by HSBC Securities (USA) Inc. (HSI), member NYSE/FINRA/SIPC. HSI is an affiliate of HSBC Bank USA, N.A.

Deposit products are offered in the U.S. by HSBC Bank USA, N.A. Member FDIC.

United States persons are subject to U.S. taxation on their worldwide income and may be subject to tax and other filing obligations with respect to their U.S. and non-U.S. accounts. U.S. persons should consult a tax adviser for more information.

If you are a service member on active duty looking to refinance your mortgage loan, please consult your legal advisor regarding whether your existing mortgage loan is eligible for benefits under the Servicemembers Civil Relief Act and how a refinance may impact those benefits.

Mortgage and home equity products are offered in the U.S. by HSBC Bank USA, N.A. and are only available for properties located in the U.S. Subject to credit approval. Borrowers must meet program qualifications. Programs are subject to change. Geographic and other restrictions may apply. Discounts can be cancelled or are subject to change at any time and cannot be combined with any other offer or discount.