



Personal Banking, HSBC Advance and HSBC Premier

Effective 4 April 2020

## 2020 Quarterly Bonus Saver Comparison Guide

Account Type				
Quarterly Bonus Saver – BMD				
	100 – 49,999K	50K – 199,999K	200K – 499,999K	500K+
Old Standard Rate <sup>1</sup>	0.10	0.20	0.30	0.40
New Standard Rate	0.10	<b>0.10</b>	<b>0.10</b>	<b>0.10</b>
Old Bonus Rate <sup>2</sup>	0.75	0.75	0.75	0.75
<b>New Bonus Rate</b>	<b>0.40</b>	<b>0.40</b>	<b>0.30</b>	<b>0.30</b>
<b>New Total AER<sup>3</sup></b>	<b>0.50</b>	<b>0.50</b>	<b>0.40</b>	<b>0.40</b>

Account Type				
Quarterly Bonus Saver – CAD and USD				
	100 – 49,999K	50K – 199,999K	200K – 499,999K	500K+
Old Standard Rate	0.10	0.20	0.30	0.40
New Standard Rate	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Old Bonus Rate	0.50	0.50	0.50	0.50
<b>New Bonus Rate<sup>3</sup></b>	<b>0.05</b>	<b>0.05</b>	<b>0.10</b>	<b>0.10</b>
<b>New Total AER<sup>4</sup></b>	<b>0.05</b>	<b>0.05</b>	<b>0.10</b>	<b>0.10</b>

<sup>1</sup>The account must maintain a minimum of \$100 or equivalent to receive the standard interest.

<sup>2</sup>Interest paid in addition to the standard rate if no withdrawals are made within a Qualifying 3 Month period.

<sup>3</sup>Interest paid if no withdrawals are made within a Qualifying 3 Month period.

<sup>4</sup>AER – Annual Equivalent Rate which is interest earned on an annual basis.