



Personal Banking, HSBC Advance and HSBC Premier

Effective 3 August 2020

2020 Quarterly Bonus Saver Rate Sheet

| Account Type | | | | |
|-----------------------------|---------------|----------------|-----------------|-------|
| Quarterly Bonus Saver – BMD | | | | |
| | 100 – 49,999K | 50K – 199,999K | 200K – 499,999K | 500K+ |
| Standard Rate ¹ | 0.10 | 0.10 | 0.10 | 0.10 |
| Bonus Rate ² | 0.20 | 0.20 | 0.10 | 0.10 |
| Total AER | 0.30 | 0.30 | 0.20 | 0.20 |

| Account Type | | | | |
|-------------------------------------|---------------|----------------|-----------------|-------|
| Quarterly Bonus Saver – CAD and USD | | | | |
| | 100 – 49,999K | 50K – 199,999K | 200K – 499,999K | 500K+ |
| Standard Rate | 0.00 | 0.00 | 0.00 | 0.00 |
| Bonus Rate ³ | 0.05 | 0.05 | 0.10 | 0.10 |
| Total AER ⁴ | 0.05 | 0.05 | 0.10 | 0.10 |

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

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

³Interest paid if no withdrawals are made within a Qualifying 3 Month period.

⁴AER – Annual Equivalent Rate which is interest earned on an annual basis.