

Business Deposit Account

Additional Conditions

For HSBC Business Deposit Accounts as of
9 February 2024

Business Deposit Account

Additional Conditions

These Additional Conditions will apply in addition to the Relationship Terms and the Terms and Conditions for your business accounts and related services.

If there's any conflict between these Additional Conditions, the Relationship Terms and the Terms and Conditions for your business accounts and related services, the following order of priority applies:

- first, these Additional Conditions;
- next, the Terms and Conditions for your business accounts and related services; and
- finally, the Relationship Terms.

Information on any charges that apply to your accounts can be found in the Business Price List (unless we've agreed different prices with you).

If you'd like these Additional Conditions in another format such as large print, Braille or audio, please contact us.

Business Deposit Account

Interest Rate

We'll agree your interest rate at account opening. You can ask us to change this later and choose one of the available options. We'll move you to the new rate within five working days of agreeing the rate with you.

Interest

- **When paid?**

Quarterly (in March, June, September and December each year).

- **Where paid?**

Into your account.

Using your account	Your account is an instant access deposit account. You can only use your account as a savings account and not to send or make business payments. If we think you're using your account like this, we may close it but we'll tell you in writing at least 30 days before we do this.
Account Limits	There may be a limit on the amount you can keep in your account. We'll tell you what the limit is at account opening, and you can contact us to find out the current limit.
Payments in	<p>You can make payments into the account in the following ways:</p> <ul style="list-style-type: none">• transfer from a business current account or business savings account with us in the same name;• standing order from a business current account with us in the same name; or• transfer or standing order from your account with another provider.
Payments out	<p>You can withdraw money in the following ways:</p> <ul style="list-style-type: none">• in cash at a branch;• by transfer to a business current or savings account with us in the same name; or• by transfer to your account with another provider in the UK, Channel Islands or Isle of Man. We can only do this by post, Business Telephone Banking or in branch. <p>There are no restrictions on the number of withdrawals you can make.</p>
Currency	Sterling. We'll only accept payments in sterling into your account.

Overdrafts	You must not go overdrawn on your account. If operational reasons mean we're unable to prevent a charge or transaction which would cause you to go overdrawn, we'll treat this as an unarranged overdraft and you'll have to repay the overdrawn amount immediately on demand.
How we can make changes to your account	We can make changes to the terms and will give you at least 30 days' notice of any changes, unless they're advantageous to you, in which case we can tell you about the changes after they take place.

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak with us using the live chat on our website, by visiting one of our branches or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more, please get in touch.

UK customers can visit hsbc.com/accessibility or business.hsbc.com/nbfi/contact-us. Channel Islands and Isle of Man customers can visit ciiom.hsbc.com/accessibility or business.ciiom.hsbc.com/contact-us.

business.hsbc.com/nbfi
business.ciiom.hsbc.com

HSBC Bank plc. Registered in England and Wales (company number: 14259). Registered Office: 8 Canada Square, London, E14 5HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 114216). HSBC Bank plc, Jersey Branch is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation, Fund Services and Investment Business. HSBC Bank plc, Guernsey Branch is licensed by the Guernsey Financial Services Commission for Banking, Insurance Intermediary and Investment Business. In the Isle of Man, HSBC Bank plc is licensed by the Isle of Man Financial Services Authority.

CMBLIT26-03 ©HSBC Group 2024. All Rights Reserved.