

# International Fixed Term Deposit

## **Additional Conditions**

For HSBC International Fixed Term Deposit  
as of 9 February 2024

---

# International Fixed Term Deposit

## **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 the 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.

## **International Fixed Term Deposit Account**

### **Interest**

We'll provide details of your interest rate at account opening and we won't change your rate until the fixed period ends.

- **When paid?**

On maturity date agreed during account opening.

- **Where paid?**

You can decide whether it is paid into your account or your linked account.

---

---

<b>Linked Account</b>	For as long as you have the account, you must also have an HSBC International Business Account in the same name and currency as your deposit which is linked to this account.
<b>Currency</b>	The currencies available on this account may vary from time to time. You can speak to your Relationship Manager or phone us on <b>0345 850 1155</b> to find out which ones are available at the time you want to open the account.
<b>Minimum Balance</b>	The minimum balance requirement is US\$50,000, or the currency equivalent (assessed at the time the account is opened) where relevant.
<b>Payments in</b>	<p>Once you've made your initial deposit into the account, you cannot make any further payments into it.</p> <p>You can make your initial payment either from your linked account or by cheque.</p> <p>If you pay in by cheque, we'll pay this into your linked account until it clears. Once it has cleared, we'll automatically transfer the funds into your International Fixed Term Deposit Account.</p>
<b>Payments out</b>	You cannot withdraw money until your account matures.

---

<b>Maturity</b>	<p>You can instruct us to do either of the following when your account matures:</p> <ul style="list-style-type: none"><li>• transfer all or part of the money into another account that you hold (as long as it's in the same name and currency); or</li><li>• renew your existing account for the same or a different term at the prevailing interest rate each time it matures.</li></ul> <p>If you haven't given us any instructions by at least two working days before maturity, we'll automatically renew your deposit on maturity for the same length of time for which it was originally opened.</p>
<b>Statements</b>	<p>We'll provide a paper statement when your deposit is placed and when it matures.</p>
<b>Changes</b>	<p>If we change our Business Banking Terms and Conditions or these Additional Conditions, your current International Fixed Term Deposit won't be affected (but any new or renewed deposits will be).</p>
<b>Closing your account</b>	<p>We may close your account by giving you at least 30 days' notice in writing. This notice won't expire until your existing deposit matures.</p>

# 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](https://hsbc.com/accessibility) or [business.hsbc.com/nbfi/contact-us](https://business.hsbc.com/nbfi/contact-us). Channel Islands and Isle of Man customers can visit [ciiom.hsbc.com/accessibility](https://ciiom.hsbc.com/accessibility) or [business.ciiom.hsbc.com/contact-us](https://business.ciiom.hsbc.com/contact-us).

**[business.hsbc.com/nbfi](https://business.hsbc.com/nbfi)**  
**[business.ciiom.hsbc.com](https://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.

CMBLIT24-03 ©HSBC Group 2024. All Rights Reserved.