



HSBC Expat Savings

Please see revised interest rates on our Saver, Online Bonus Saver, Quarterly Bonus Saver and Little Expat Saver accounts in GBP.

Saver Account (GBP)

Up to **7th July 2025**

Balance	Rate	Interest rate
£5,000+	Standard rate	0.90% Gross

After **8th July 2025**

Balance	Rate	Interest rate
£5,000+	Standard rate	0.85% Gross

Interest is variable. Standard interest is calculated daily and paid monthly.

Online Bonus Saver (GBP – Premier)

Up to **7th July 2025**

Balance	Rate	Interest rate
£5,000+	Standard rate	0.85% Gross
£5,000+	Standard & Bonus rate	2.36% Gross
£50,000+	Standard & Bonus rate	2.41% Gross
£100,000+	Standard & Bonus rate	2.41% Gross
£250,000+	Standard & Bonus rate	2.41% Gross
£500,000+	Standard & Bonus rate	2.46% Gross
£1,000,000+	Standard & Bonus rate	2.48% Gross

After 8th July 2025

Balance	Rate	Interest rate
£5,000+	Standard rate	0.81% Gross
£5,000+	Standard & Bonus rate	2.22% Gross
£50,000+	Standard & Bonus rate	2.27% Gross
£100,000+	Standard & Bonus rate	2.27% Gross
£250,000+	Standard & Bonus rate	2.27% Gross
£500,000+	Standard & Bonus rate	2.32% Gross
£1,000,000+	Standard & Bonus rate	2.34% Gross

Online Bonus Saver (GBP – Advance)**Up to 7th July 2025**

Balance	Rate	Interest rate
£5,000+	Standard rate	0.85% Gross
£5,000+	Standard & Bonus rate	2.36% Gross

After 8th July 2025

Balance	Rate	Interest rate
£5,000+	Standard rate	0.81% Gross
£5,000+	Standard & Bonus rate	2.22% Gross

Interest is variable. Standard interest is calculated daily and paid monthly. Bonus interest is calculated daily and paid for any month where you do not make a withdrawal.

Quarterly Bonus Saver (GBP - Premier)**Up to 7th July 2025**

Balance	Rate	Interest rate
£5,000+	Standard rate	0.95% Gross
£5,000+	Standard & Bonus rate	3.26% Gross
£50,000+	Standard & Bonus rate	3.31% Gross
£100,000+	Standard & Bonus rate	3.31% Gross
£250,000+	Standard & Bonus rate	3.31% Gross
£500,000+	Standard & Bonus rate	3.36% Gross
£1,000,000+	Standard & Bonus rate	3.38% Gross

After 8th July 2025

Balance	Rate	Interest rate
£5,000+	Standard rate	0.89% Gross
£5,000+	Standard & Bonus rate	3.07% Gross
£50,000+	Standard & Bonus rate	3.12% Gross
£100,000+	Standard & Bonus rate	3.12% Gross
£250,000+	Standard & Bonus rate	3.12% Gross
£500,000+	Standard & Bonus rate	3.17% Gross
£1,000,000+	Standard & Bonus rate	3.19% Gross

Quarterly Bonus Saver (GBP - Advance)

Up to **7th July 2025**

Balance	Rate	Interest rate
£5,000+	Standard rate	0.95% Gross
£5,000+	Standard & Bonus rate	3.26% Gross

After **8th July 2025**

Balance	Rate	Interest rate
£5,000+	Standard rate	0.89% Gross
£5,000+	Standard & Bonus rate	3.07% Gross

Interest is variable. Standard interest is calculated daily and paid monthly. Bonus interest is calculated daily and paid at the successful completion of each 'Qualifying Three Month Period'.

Little Expat Saver GBP

Up to **7th July 2025**

Currency	Balance	Interest rate
GBP	Up to £2,500	3.51% Gross
GBP	Over £2,500	0.90% Gross

After **8th July 2025**

Currency	Balance	Interest rate
GBP	Up to £2,500	3.40% Gross
GBP	Over £2,500	0.85% Gross

Interest is variable, calculated daily and credited to the account monthly. Balances up to GBP 2,500 will earn the higher rate of interest. Only the part of the balance above GBP 2,500 will earn the lower rate of interest.

AER stands for Annual Equivalent Rate. This shows you what the gross rate would be if interest were paid and compounded each year.

Gross is the rate of interest if interest were paid and not compounded each year.

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