



6 Month Term Deposit Offer – Terms and Conditions

1. These Terms and Conditions apply to the 6-month Term Deposit offer (the Offer) running from 17 April 2025 to 31 July 2025.
2. You must be an HSBC Expat customer and these Terms and Conditions apply in conjunction with the HSBC Expat Terms and Conditions, which can be found here: <https://www.expat.hsbc.com/savings-accounts/products/booster/>
3. You may only apply for the account by calling our contact centre for the UK on +44 (0) 1534 616313, for Hong Kong on +852 2822 3133 or by contacting your Relationship Manager or completing the online application form accessible [\[here\]](#).
4. This Offer may not be available in some countries; please ask your Relationship Manager for details.
5. Balances deposited in the Offer will not be eligible for any other promotional rates or cashback that may be available during the offer period.

Eligibility

6. This Offer is available in GBP (Pound Sterling), USD (United States Dollars), EUR (Euro) and HKD (Hong Kong Dollar) only.
7. The term for each deposit is fixed at six (6) months from the date it is opened.
8. The minimum amount of money for each account subject to the Offer is:
 - GBP 25,000.
 - USD 25,000
 - EUR 25,000
 - HKD 250,000

There is no maximum amount of money for each account.

9. The Offer is only open to net new to bank money deposited to HSBC Expat from outside HSBC Expat during the Offer period. This means that you must increase the total deposits that you hold with HSBC Expat by at least GBP/USD/EUR 25,000 or HKD 250,000 in order to avail of the Offer. This includes deposits held in sole or joint names.

For example, if you held a total of GBP100,000 with HSBC Expat prior to the Offer, you would need to increase your total deposits to at least GBP125,000 (or currency equivalent) in order to invest GBP25,000 in the promotional Term Deposit.

10. To be eligible for this Offer you must have an active instant access account with HSBC Expat in the same currency as the Offer account.
11. You cannot add any money to your Offer account after it has been opened and you are not permitted to make any partial withdrawals from your account during the fixed term.
12. Please allow 3 working days for your application to be processed. It may take longer for us to open your account during busy periods.

Interest

13. Each account will accrue a fixed rate of interest at the rate which applies at the time the account was opened. The rates of interest are those published [\[here\]](#) at the date your account is opened.
14. Once we open your account, the term will begin and interest will accrue. Interest will be calculated daily on the cleared balance of the account. Interest will only be paid at the expiry of the term.

End of term

15. At the end of the fixed term, the account will cease to earn interest and the term will not be renewed.
16. At the end of the fixed term, all money in the account, including the interest earned, will be paid to the instant access account that was debited when the Offer account was opened.

Early closure

17. If you wish to withdraw the entire balance from your accounts during the term and we allow you to do this. We will charge you a fee equivalent to 90 days' interest. Depending on when you break your deposit, the fee may exceed the interest earned and could result in you getting back less money than you originally deposited.

Change of terms and governance

18. Your Offer account is held in Jersey and these Terms and Conditions are governed by the laws of Jersey and the non-exclusive jurisdiction of the courts of Jersey will apply to any disputes.
19. We may revise these Terms and Conditions (including but not limited to varying the Campaign Period or the Promotional Rate) or withdraw this Campaign at any time without prior notice. If we make any changes, we will notify you on our internet site

(www.expat.hsbc.com), through our Internet Banking or Mobile Banking service, through our telephone banking service or personally, which includes telling

you by post, statement message, email or secure e-message, addressed to you at the last address you gave us.

Issued by HSBC Expat which is a division of HSBC Bank plc, Jersey Branch: HSBC House, Esplanade, St. Helier, Jersey, JE1 1HS. HSBC Bank plc, Jersey Branch is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation, Investment and Fund Services Business. HSBC Bank plc is registered and incorporated in England and Wales with limited liability, number 14259. Registered office 8 Canada Square, London, E14 5HQ.

HSBC Bank plc, Hong Kong Branch, is licensed by the Hong Kong Monetary Authority as an authorised institution and registered with the Securities and Futures Commission to conduct Type 1 (dealing in securities) and Type 4 (advising on securities) regulated activities under the Securities and Futures Ordinance (central entity number: AFJ824).

HSBC Expat is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs, or on request.

Deposits made with HSBC Expat are not protected by the rules made under the UK's Financial Services and Markets Act 2000 for the protection of retail clients, including the UK Financial Services Compensation Scheme and the UK's Financial Ombudsman Service.

Deposits made with our office in Jersey are not protected deposits under the Hong Kong Deposit Protection Scheme and are not protected by the Deposit Protection Scheme in Hong Kong.