



## HSBC PREMIER

The following information was correct as of 03/15/2024

Have questions or need current rate information?

Call us at 888.662.HSBC (4722)

## TERMS & CHARGES DISCLOSURE<sup>1</sup>

It's important that you understand exactly how your HSBC Premier checking account works. We've created this summary to explain the fees and some key terms of your account.

<b>ELIGIBILITY</b>	To qualify you must be a consumer and maintain:		
	<ul style="list-style-type: none"><li>Balances of \$75,000 in qualifying balances (see qualifying balance section); OR</li><li>Monthly recurring direct deposits<sup>2</sup> totaling at least \$5,000 from a third party to an HSBC Premier checking account(s); OR</li><li>HSBC U.S. residential mortgage loan with an original loan amount of at least \$500,000, not an aggregate of multiple mortgages. Home Equity products are not included.</li></ul>		

<b>RATE INFORMATION</b> (For more details see HOW INTEREST AND APY WORK section in the Rules) <sup>3</sup>	Minimum Balance to Obtain APY	Interest Rate	Annual Percentage Yield (APY)
	\$5 or more	0.01%	0.01%
	Less than \$5	No Interest Earned	No APY Earned

Minimum Balance requirements to earn interest are met by maintaining a "Daily Balance" of specified dollar amounts in your relationship checking account.<sup>3</sup>

<b>ADDITIONAL RATE INFORMATION<sup>3</sup></b>	Method Used to Compute Interest	<b>Daily Balance</b>	This method applies a daily periodic rate to the principal in the account each day.
	Compounding Period	<b>Monthly</b>	
	Interest is Credited	<b>Monthly</b>	

<b>MONTHLY MAINTENANCE FEE</b>	Monthly Maintenance Fee	<b>\$50</b>
	To avoid the monthly maintenance fee, in a calendar month <sup>4</sup> you must maintain: <ul style="list-style-type: none"><li>Balances of \$75,000 in qualifying balances (see qualifying balance section); OR</li><li>Monthly recurring direct deposits<sup>2</sup> totaling at least \$5,000 from a third party to an HSBC Premier checking account(s); OR</li><li>HSBC U.S. residential mortgage loan with an original loan amount of at least \$500,000.</li></ul> You will not be assessed a Monthly Maintenance Fee for the calendar month in which you opened your account. In addition, you will have the next 6 months after the account opening month to meet the minimum balance requirement or direct deposit requirement or the qualifying mortgage requirement before being assessed a Monthly Maintenance Fee. The Monthly Maintenance Fee is waived for HSBC Premier Elite and Private Bank <sup>5</sup> customers.	

<b>ACCOUNT FUNDING INFORMATION</b>	Minimum Deposit to Open	<b>\$0</b>
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Fees for when you don't have enough money, or enough available money in your account to pay the transaction.

<b>OVERDRAFT AND RETURNED ITEMS FEES</b>	Insufficient Funds (NSF)	<b>\$0</b>	The Bank does not charge NSF fees. Insufficient Funds is when the ledger balance in your account is not enough to cover an item.
	Unavailable Funds (UNA)	<b>\$0</b>	The Bank does not charge UNA fees. Unavailable Funds is when the available balance in your account is not enough to cover an item.

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<b>STATEMENT SERVICES</b>	Statements	<b>Monthly</b>	A periodic statement is provided for each monthly cycle in which a transaction has occurred and at least quarterly if no transactions have occurred.
	Monthly Image Cancelled Check Return Fee	<b>\$0</b>	Per month for Image of Cancelled Check Return Service, which is charged if there are cancelled check images displayed on the statement. This fee is waived if the account is enrolled in eStatements through HSBC Personal Internet Banking. This fee is waived if your account was opened and maintained by a branch in the State of Washington.
<b>OTHER ACCOUNT RELATED FEES</b>	Account Closing	<b>\$0</b>	If your account is closed within 180 days of opening.
	Legal Papers	<b>\$100</b>	For each court order, restraining notice, levy or other legal paper that requires us to put a hold on your account or to pay out money from your account to someone else.
	Stop Payment	<b>\$0</b>	For each stop payment order placed.
<b>OTHER MISCELLANEOUS SERVICE FEES</b> subject to change without notice	Funds (Wire) Transfer-In	<b>\$0</b>	Per incoming transfer.
	Funds (Wire) Transfer-Out - Domestic and International		For HSBC Premier/Premier Elite customers, the Funds (Wire) Transfer-Out – Domestic and International fee if all account holders are Premier is \$0. For all other applicable transfer fees and instances where not all account owners are Premier customers, please refer to the Pre-Payment and Receipt Disclosures received at the time of your wire transaction.
	Cashier's Check - DFT (Commission USD)	<b>\$0</b>	For each U.S. Dollar Draft or Cashier's Check purchased in U.S. dollars.
<b>QUALIFYING BALANCES</b>	Personal Related Combined Deposit (in U.S. Dollar accounts); HSBC Global Money Account Balances (U.S. Dollar Equivalent) and Investment Balances		Personal accounts with qualified personal balances will be related to your HSBC Premier checking account upon your request. Related personal accounts that close during the calendar month will not be included in the related combined balance for that calendar month.
	Qualified Personal Balances for HSBC Premier Include		<ul style="list-style-type: none"> <li>• Average ledger balance in your HSBC Bank USA, N.A. personal checking, savings, Trust and/or Certificate of Deposit U.S. Dollar accounts for the calendar month.</li> <li>• The current U.S. Dollar market value of assets held in your HSBC Securities (USA) Inc. account.+</li> <li>• Current contract value of annuities owned by you and purchased through HSBC Securities (USA) Inc. and for which HSBC Securities (USA) Inc. is the agent of record.+</li> </ul>
	Qualifying Principal		Must be a consumer and includes – the owner of a sole proprietorship; the general or majority partner in a limited partnership; majority shareholder of a closely held corporation; or a majority partner in a general partnership. A change in your status as a qualifying principal must be reported to HSBC.
	Qualifying Foreign Currency Transaction Account Balances		Existing Private Bank <sup>5</sup> customers only.
	Commercial Related Combined Deposit (in U.S. Dollar accounts) and Investment Balances		Commercial accounts with qualified commercial balances will be related to a qualifying principal's HSBC Premier checking account upon request. Related commercial accounts that close during the calendar month will not be included in the related combined commercial balance for that calendar month.

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	Qualified Commercial Balances for HSBC Premier Include	<ul style="list-style-type: none"><li>• Average ledger balance in any HSBC Bank USA, N.A. commercial checking, savings, Trust and/or Certificate of Deposit U.S. Dollar accounts for the calendar month.</li><li>• The current U.S. Dollar market value of assets held in your HSBC Securities (USA) Inc. account.+</li><li>• Current contract value of eligible commercial annuities owned and purchased through HSBC Securities (USA) Inc. and for which HSBC Securities (USA) Inc. is the agent of record.+</li><li>• Fiduciary accounts are not eligible as a qualified commercial balance, e.g., IOLA, Rent Security, etc.</li></ul>
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+ Investment and certain insurance products, including annuities, are offered by HSBC Securities (USA) Inc. (HSI), member NYSE/FINRA/SIPC. In California, HSI conducts insurance business as HSBC Securities Insurance Services. License #: **OE67746**. HSI is an affiliate of HSBC Bank USA, N.A. Whole life, universal life, term life, and other types of insurance are provided by unaffiliated third parties and offered through HSBC Insurance Agency (USA) Inc., a wholly owned subsidiary of HSBC Bank USA, N.A. Products and services may vary by state and are not available in all states. California license #: **OD36843**.

**Investments, Annuity and Insurance Products: Are not a deposit or other obligation of the bank or any of its affiliates; Not FDIC insured or insured by any federal government agency of the United States; Not guaranteed by the bank or any of its affiliates; and subject to investment risk, including possible loss of principal invested.**

**All decisions regarding the tax implications of your investment(s) should be made in connection with your independent tax advisor.**

- 1 - BANK RULES -This document is part of the Rules For Consumer Deposit Accounts (the "Rules"). In case of inconsistency between this document and the Rules, this document governs all inconsistencies.
- 2 - Qualifying direct deposits are electronic deposits of regular periodic payments (such as salary, pension, Social Security, or other regular monthly income) deposited through the Automated Clearing House (ACH) network to this account by your employer or an outside agency (please check with your employer or outside agency to determine if they use the ACH network). Direct deposits that do not qualify include but are not limited to transfers from one account to another, mobile deposits, or deposits made at a Wealth Center or ATM.
- 3 - Please be aware that Private Bank customers that have requested a non-interest bearing account will have no interest and/or APY earned.
- 4 - Refer to Rules For Consumer Deposit Accounts for definition.
- 5 - To become an HSBC Private Bank customer, you must be invited and reviewed on an individual basis. See your Relationship Manager for details.

**WANT MORE INFO? SEE THE [RULES FOR CONSUMER DEPOSIT ACCOUNTS](#)**