



Personal Banking, HSBC Advance and HSBC Premier

Effective 11 September 2019

## 2019 Quarterly Bonus Saver Comparison Guide

Account Type					
Quarterly Bonus Saver – BMD and USD					
	100 – 49,999K	50K – 199,999K	200K – 499,999K	500K – 999,999K	1M+
Old Standard Rate	0.20	0.30	0.50	0.70	0.80
<b>New Standard Rate<sup>1</sup></b>	<b>0.10</b>	<b>0.20</b>	<b>0.30</b>	<b>0.50</b>	<b>0.60</b>
Bonus Rate <sup>2</sup>	1.20	1.20	1.20	1.20	1.20
<b>New Total AER<sup>3</sup></b>	<b>1.30</b>	<b>1.40</b>	<b>1.50</b>	<b>1.70</b>	<b>1.80</b>

Account Type				
Quarterly Bonus Saver – CAD				
	100 – 49,999K	50K – 199,999K	200K – 499,999K	500K+
Old Standard Rate	0.10	0.20	0.50	0.70
<b>New Standard Rate</b>	0.10	0.20	<b>0.30</b>	<b>0.50</b>
Bonus Rate	1.00	1.00	1.00	1.00
<b>New Total AER</b>	1.10	1.20	<b>1.30</b>	<b>1.50</b>

<sup>1</sup>The account must maintain a minimum of \$100 or equivalent to receive the standard interest.

<sup>2</sup>Interest paid in addition to the standard rate if no withdrawals are made within a Qualifying 3 Month period.

<sup>3</sup>AER – Annual Equivalent Rate which is interest earned on an annual basis.