

Business Money Manager and Community Savings Accounts

Additional Conditions

**For HSBC Business Money Manager and
Community Savings Accounts
as of 11 December 2020**



Business Money Manager and Community Savings Accounts

Additional Conditions

These Additional Conditions will apply in addition to the Relationship Terms and your Business Banking Terms and Conditions.

If there is any conflict between these Additional Conditions, the Relationship Terms and the Business Banking Terms and Conditions the following order of priority applies:

- ◆ first, these Additional Conditions;
- ◆ next, the Business Banking Terms and Conditions; and
- ◆ finally, the Relationship Terms.

Information on any charges that apply to your accounts can be found in the Business Price List.

If you'd like these Additional Conditions in another format such as large print, Braille or audio, please contact us.

Business Money Manager and Community Savings Accounts

Interest Rate	We'll provide details of your interest rate at account opening and you can contact us to find out your current rate.	
	Your interest rate can vary according to how often you make withdrawals:	
	Rate	Impact of withdrawals on interest rate
	Instant Access Rate	<p>We'll pay you our Instant Access Rate from the time that you make your first deposit into your account.</p> <p>We'll pay you this rate until 30 days have passed without a withdrawal, making you eligible for our 30+ Day Interest Rate.</p>
	30+ Day Interest Rate	<p>If you don't make a withdrawal for 30 consecutive days we'll pay you our current 30+ Day Interest Rate.</p> <p>We'll only pay you this rate until you make a withdrawal or until a further 30 consecutive days have passed without a withdrawal, making you eligible for our 60+ Day Interest Rate.</p> <p>If you make a withdrawal before you're eligible for the 60+ Day Interest Rate, we'll pay the Instant Access Rate from the day after your withdrawal.</p>
	60+ Day Interest Rate	<p>If you don't make a withdrawal for 60 consecutive days, we'll pay you our current 60+ Day Interest Rate.</p> <p>We'll only pay you this rate until you make a withdrawal. Once you do, we'll pay the 30+ Day Interest Rate from the day after the withdrawal (and the usual 30+ Day Interest Rate conditions will apply).</p>
	<p>◆ When paid?</p> <p>Business Money Manager Monthly or quarterly (in March, June, September and December each year) at your choice.</p> <p>Community Savings Account Monthly.</p> <p>◆ Where paid? Into your account.</p>	

Using your account	Your account is an instant access savings account. You can only use your account as a savings account and not to send or make business payments. If we think you're using your account like this, we may close it but we'll tell you in writing at least 30 days before if we do this.
How we can make changes to your account	We can make changes to the terms and will give you at least 30 days' notice of any changes, unless they are advantageous to you, in which case we can tell you about the changes after they take place.
Payments in	You can make payments into the account in the following ways: <ul style="list-style-type: none"> ◆ transfer from a business current account or business savings account with us in the same name; ◆ standing order from a business current account with us in the same name; or ◆ electronic transfer or standing order from your account with another provider.
Payments out	You can withdraw money in the following ways: <ul style="list-style-type: none"> ◆ in cash at a branch, a Post Office® or an ATM; ◆ by transfer to a business current or savings account with us in the same name; or ◆ by transfer to your account with another provider in the UK, Channel Islands or Isle of Man. We can only do this by post, Business Telephone Banking or in branch. <p>There are no restrictions on the number of withdrawals you can make, but this may affect your interest rate.</p>
Currency	Sterling. If you pay into your account in another currency, we'll convert the payment following the procedure in the Business Banking Terms and Conditions.
Overdrafts	You must not go overdrawn on your account. If operational reasons mean we're unable to prevent a charge or transaction which would cause you to go overdrawn, we'll treat this as an unarranged overdraft and you'll have to repay the overdrawn amount immediately on demand.

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Customer Information

UK: Customer Service Centre, BX8 2HB.

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Jersey: PO Box 14, St Helier, Jersey, JE4 8NJ.

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