



**Foreign Currency Time Deposit Rates - For Personal Banking Customers**

<b>US DOLLAR USD</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
USD25,000 to USD49,999	1.12%	1.39%	1.65%	1.83%
USD50,000 to USD99,999	1.32%	1.59%	1.95%	2.13%
USD100,000 to USD249,999	1.62%	1.89%	2.1%	2.28%
USD250,000 to USD499,999	1.72%	1.99%	2.2%	2.38%
USD500,000 to USD999,999	1.77%	2.04%	2.25%	2.43%
USD1,000,000 and above	1.87%	2.14%	2.35%	2.53%

<b>STERLING POUND GBP</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
GBP25,000 to GBP49,999	0%	0%	0%	0%
GBP50,000 to GBP99,999	0%	0%	0%	0%
GBP100,000 to GBP249,999	0%	0%	0.11%	0.2%
GBP250,000 to GBP499,999	0.03%	0.15%	0.26%	0.4%
GBP500,000 to GBP999,999	0.08%	0.2%	0.31%	0.45%
GBP1,000,000 and above	0.13%	0.25%	0.36%	0.5%

<b>JAPANESE YEN JPY</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
JPY10,000,000 to JPY24,999,999	0%	0%	0%	0%
JPY25,000,000 and above	0%	0%	0%	0%

<b>CANADIAN DOLLAR CAD</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
CAD25,000 to CAD49,999	0.31%	0.45%	1.12%	1.32%
CAD50,000 to CAD99,999	0.81%	0.95%	1.52%	1.72%
CAD100,000 to CAD249,999	0.96%	1.1%	1.67%	1.87%
CAD250,000 to CAD499,999	1.06%	1.2%	1.72%	1.92%
CAD500,000 to CAD999,999	1.16%	1.3%	1.82%	2.02%
CAD1,000,000 and above	1.21%	1.35%	1.92%	2.12%

<b>SWISS FRANC CHF</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
CHF25,000 to CHF49,999	0%	0%	0%	0%
CHF50,000 to CHF99,999	0%	0%	0%	0%
CHF100,000 to CHF249,999	0%	0%	0%	0%
CHF250,000 to CHF499,999	0%	0%	0%	0%
CHF500,000 to CHF999,999	0%	0%	0%	0%
CHF1,000,000 and above	0%	0%	0%	0%

<b>NEW ZELAND DOLLAR NZD</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
NZD25,000 to NZD49,999	0.11%	0.36%	0.45%	0.49%
NZD50,000 to NZD99,999	0.61%	0.86%	0.85%	0.89%
NZD100,000 to NZD249,999	0.81%	1.06%	1.05%	1.09%
NZD250,000 to NZD499,999	0.91%	1.16%	1.15%	1.19%
NZD500,000 to NZD999,999	1.01%	1.26%	1.25%	1.29%
NZD1,000,000 and above	1.11%	1.36%	1.35%	1.39%

<b>AUSTRALIAN DOLLAR AUD</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
AUD25,000 to AUD49,999	0.1%	0.3%	0.42%	0.43%
AUD50,000 to AUD99,999	0.4%	0.6%	0.72%	0.73%
AUD100,000 to AUD249,999	0.7%	0.9%	0.92%	0.93%
AUD250,000 to AUD499,999	0.95%	1.15%	1.12%	1.23%
AUD500,000 to AUD999,999	1.05%	1.25%	1.22%	1.28%
AUD1,000,000 and above	1.15%	1.35%	1.27%	1.33%

<b>HONG KONG DOLLAR HKD</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
HKD100,000 to HKD999,999	0.03%	1.08%	1.28%	1.52%
HKD1,000,000 to HKD4,999,999	0.15%	1.2%	1.4%	1.64%
HKD5,000,000 to HKD9,999,999	0.28%	1.33%	1.53%	1.77%
HKD10,000,000 and above	0.48%	1.53%	1.73%	1.97%

<b>EURO EUR</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
EUR25,000 to EUR49,999	0%	0%	0%	0%
EUR50,000 to EUR99,999	0%	0%	0%	0%
EUR100,000 to EUR249,999	0%	0%	0%	0%
EUR250,000 to EUR499,999	0%	0%	0%	0%
EUR500,000 to EUR999,999	0%	0%	0%	0%
EUR1,000,000 and above	0%	0%	0%	0%

**Foreign Currency Time Deposit Rates - For HSBC Advance only**

<b>US DOLLAR USD</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
USD25,000 to USD49,999	1.17%	1.44%	1.7%	1.88%
USD50,000 to USD99,999	1.37%	1.64%	2%	2.18%
USD100,000 to USD249,999	1.67%	1.94%	2.15%	2.33%
USD250,000 to USD499,999	1.77%	2.04%	2.25%	2.43%
USD500,000 to USD999,999	1.82%	2.09%	2.3%	2.48%
USD1,000,000 and above	1.92%	2.19%	2.4%	2.58%

<b>STERLING POUND GBP</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
GBP25,000 to GBP49,999	0%	0%	0%	0%
GBP50,000 to GBP99,999	0%	0%	0%	0.05%
GBP100,000 to GBP249,999	0%	0%	0.16%	0.25%
GBP250,000 to GBP499,999	0.08%	0.2%	0.31%	0.45%
GBP500,000 to GBP999,999	0.13%	0.25%	0.36%	0.5%
GBP1,000,000 and above	0.18%	0.3%	0.41%	0.55%

<b>JAPANESE YEN JPY</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
JPY10,000,000 to JPY24,999,999	0%	0%	0%	0%
JPY25,000,000 and above	0%	0%	0%	0%

<b>CANADIAN DOLLAR CAD</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
CAD25,000 to CAD49,999	0.36%	0.5%	1.17%	1.37%
CAD50,000 to CAD99,999	0.86%	1%	1.57%	1.77%
CAD100,000 to CAD249,999	1.01%	1.15%	1.72%	1.92%
CAD250,000 to CAD499,999	1.11%	1.25%	1.77%	1.97%
CAD500,000 to CAD999,999	1.21%	1.35%	1.87%	2.07%
CAD1,000,000 and above	1.26%	1.4%	1.97%	2.17%

<b>SWISS FRANC CHF</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
CHF25,000 to CHF49,999	0%	0%	0%	0%
CHF50,000 to CHF99,999	0%	0%	0%	0%
CHF100,000 to CHF249,999	0%	0%	0%	0%
CHF250,000 to CHF499,999	0%	0%	0%	0%
CHF500,000 to CHF999,999	0%	0%	0%	0%
CHF1,000,000 and above	0%	0%	0%	0%

<b>NEW ZELAND DOLLAR NZD</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
NZD25,000 to NZD49,999	0.16%	0.41%	0.5%	0.54%
NZD50,000 to NZD99,999	0.66%	0.91%	0.9%	0.94%
NZD100,000 to NZD249,999	0.86%	1.11%	1.1%	1.14%
NZD250,000 to NZD499,999	0.96%	1.21%	1.2%	1.24%
NZD500,000 to NZD999,999	1.06%	1.31%	1.3%	1.34%
NZD1,000,000 and above	1.16%	1.41%	1.4%	1.44%

<b>AUSTRALIAN DOLLAR AUD</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
AUD25,000 to AUD49,999	0.15%	0.35%	0.47%	0.48%
AUD50,000 to AUD99,999	0.45%	0.65%	0.77%	0.78%
AUD100,000 to AUD249,999	0.75%	0.95%	0.97%	0.98%
AUD250,000 to AUD499,999	1%	1.2%	1.17%	1.28%
AUD500,000 to AUD999,999	1.1%	1.3%	1.27%	1.33%
AUD1,000,000 and above	1.2%	1.4%	1.32%	1.38%

<b>HONG KONG DOLLAR HKD</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
HKD100,000 to HKD999,999	0.08%	1.13%	1.33%	1.57%
HKD1,000,000 to HKD4,999,999	0.2%	1.25%	1.45%	1.69%
HKD5,000,000 to HKD9,999,999	0.33%	1.38%	1.58%	1.82%
HKD10,000,000 and above	0.53%	1.58%	1.78%	2.02%

<b>EURO EUR</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
EUR25,000 to EUR49,999	0%	0%	0%	0%
EUR50,000 to EUR99,999	0%	0%	0%	0%
EUR100,000 to EUR249,999	0%	0%	0%	0%
EUR250,000 to EUR499,999	0%	0%	0%	0%
EUR500,000 to EUR999,999	0%	0%	0%	0%
EUR1,000,000 and above	0%	0%	0%	0%

<b>CHINESE REN MIN BI CNY</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
CNY250,000 to CNY349,999	0.46%	1.34%	1.43%	1.43%
CNY350,000 to CNY999,999	0.46%	1.34%	1.43%	1.43%
CNY1,000,000 to CNY4,999,999	0.46%	1.34%	1.43%	1.43%
CNY5,000,000 to CNY9,999,999	0.46%	1.34%	1.43%	1.43%
CNY10,000,000 and above	0.46%	1.34%	1.43%	1.43%

**Foreign Currency Time Deposit Rates - For HSBC Premier only**

<b>US DOLLAR USD</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
USD25,000 to USD49,999	1.32%	1.59%	1.85%	2.03%
USD50,000 to USD99,999	1.52%	1.79%	2.15%	2.33%
USD100,000 to USD249,999	1.82%	2.09%	2.3%	2.48%
USD250,000 to USD499,999	1.92%	2.19%	2.4%	2.58%
USD500,000 to USD999,999	1.97%	2.24%	2.45%	2.63%
USD1,000,000 and above	2.07%	2.34%	2.55%	2.73%

<b>STERLING POUND GBP</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
GBP25,000 to GBP49,999	0%	0%	0%	0%
GBP50,000 to GBP99,999	0%	0%	0.11%	0.2%
GBP100,000 to GBP249,999	0.03%	0.15%	0.31%	0.4%
GBP250,000 to GBP499,999	0.23%	0.35%	0.46%	0.6%
GBP500,000 to GBP999,999	0.28%	0.4%	0.51%	0.65%
GBP1,000,000 and above	0.33%	0.45%	0.56%	0.7%



<b>JAPANESE YEN JPY</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
JPY10,000,000 to JPY24,999,999	0%	0%	0%	0%
JPY25,000,000 and above	0%	0%	0%	0%

<b>CANADIAN DOLLAR CAD</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
CAD25,000 to CAD49,999	0.51%	0.65%	1.32%	1.52%
CAD50,000 to CAD99,999	1.01%	1.15%	1.72%	1.92%
CAD100,000 to CAD249,999	1.16%	1.3%	1.87%	2.07%
CAD250,000 to CAD499,999	1.26%	1.4%	1.92%	2.12%
CAD500,000 to CAD999,999	1.36%	1.5%	2.02%	2.22%
CAD1,000,000 and above	1.41%	1.55%	2.12%	2.32%

<b>SWISS FRANC CHF</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
CHF25,000 to CHF49,999	0%	0%	0%	0%
CHF50,000 to CHF99,999	0%	0%	0%	0%
CHF100,000 to CHF249,999	0%	0%	0%	0%
CHF250,000 to CHF499,999	0%	0%	0%	0%
CHF500,000 to CHF999,999	0%	0%	0%	0%
CHF1,000,000 and above	0%	0%	0%	0%

<b>NEW ZELAND DOLLAR NZD</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
NZD25,000 to NZD49,999	0.31%	0.56%	0.65%	0.69%
NZD50,000 to NZD99,999	0.81%	1.06%	1.05%	1.09%
NZD100,000 to NZD249,999	1.01%	1.26%	1.25%	1.29%
NZD250,000 to NZD499,999	1.11%	1.36%	1.35%	1.39%
NZD500,000 to NZD999,999	1.21%	1.46%	1.45%	1.49%
NZD1,000,000 and above	1.31%	1.56%	1.55%	1.59%

<b>AUSTRALIAN DOLLAR AUD</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
AUD25,000 to AUD49,999	0.3%	0.5%	0.62%	0.63%
AUD50,000 to AUD99,999	0.6%	0.8%	0.92%	0.93%
AUD100,000 to AUD249,999	0.9%	1.1%	1.12%	1.13%
AUD250,000 to AUD499,999	1.15%	1.35%	1.32%	1.43%
AUD500,000 to AUD999,999	1.25%	1.45%	1.42%	1.48%
AUD1,000,000 and above	1.35%	1.55%	1.47%	1.53%

<b>HONG KONG DOLLAR HKD</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
HKD100,000 to HKD999,999	0.23%	1.28%	1.48%	1.72%
HKD1,000,000 to HKD4,999,999	0.35%	1.4%	1.6%	1.84%
HKD5,000,000 to HKD9,999,999	0.48%	1.53%	1.73%	1.97%
HKD10,000,000 and above	0.68%	1.73%	1.93%	2.17%

<b>EURO EUR</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
EUR25,000 to EUR49,999	0%	0%	0%	0%
EUR50,000 to EUR99,999	0%	0%	0%	0%
EUR100,000 to EUR249,999	0%	0%	0%	0%
EUR250,000 to EUR499,999	0%	0%	0%	0%
EUR500,000 to EUR999,999	0%	0%	0%	0%
EUR1,000,000 and above	0%	0%	0%	0%

<b>CHINESE REN MIN BI CNY</b>				
<b>Placement Amount / Term</b>	<b>1 Mth</b>	<b>3 Mth</b>	<b>6 Mth</b>	<b>12 Mth</b>
CNY250,000 to CNY349,999	0.61%	1.49%	1.58%	1.58%
CNY350,000 to CNY999,999	0.61%	1.49%	1.58%	1.58%
CNY1,000,000 to CNY4,999,999	0.61%	1.49%	1.58%	1.58%
CNY5,000,000 to CNY9,999,999	0.61%	1.49%	1.58%	1.58%
CNY10,000,000 and above	0.61%	1.49%	1.58%	1.58%

Last Updated: 2018-11-07

\* The Premier-exclusive rates set out in the table above shall apply only to account(s) which are subject to the terms and conditions governing the use of HSBC Premier Account Package.

#### General Disclaimers

1. All conversion, foreign exchange rates and deposit rates used or provided are indicative only and subject to change by the Bank at any time (including intra day changes) without notice.
2. Data, information, news and computation tools are provided for informational purposes only, and are not intended for trading purposes. The Bank shall not be liable for any errors or delays in the content or computation, or for any actions taken in reliance on the same.

3. Please note that the Foreign Currency Time Deposit rates for USD and GBP are quoted for value on the same working day. All the other currencies are quoted for value on the next working day. All the other currencies are quoted for value on the next working day.

Foreign currency deposits are not subject to the provisions of the Deposit Insurance and Policy Owners' Protection Schemes Act 2011 and are not eligible for deposit insurance coverage under the Deposit Insurance Scheme.