News Release

20 December 2018

HSBC RAISES ITS US DOLLAR SAVINGS RATE FROM 0.25 PER CENT TO 0.35 PER CENT

The Hongkong and Shanghai Banking Corporation Limited has announced that it will, with effect from 21 December 2018 (Friday), raise the HSBC Savings Rate for its US dollar savings deposits to 0.35 per cent from the 0.25 per cent set on 15 June 2018, when it was raised by 15 basis points.

The Bank’s tiered interest rate structure with effect from 21 December 2018 is as follows:

<table>
<thead>
<tr>
<th>Account balance (USD)</th>
<th>Interest rate per annum</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,000 and above</td>
<td>0.35%</td>
</tr>
<tr>
<td>Below 1,000</td>
<td>0%</td>
</tr>
</tbody>
</table>

Note to editors:

HSBC’s tiered interest rate structure is applied to the US dollar savings deposit rates offered under HSBC Premier, HSBC Advance, Personal Integrated Accounts, US Dollar Savings, CombiNations Savings / Statement Savings and Business Integrated Accounts.

The Hongkong and Shanghai Banking Corporation Limited

The Hongkong and Shanghai Banking Corporation Limited is the founding member of the HSBC Group, which serves our customers through four global businesses: Retail Banking and Wealth Management, Commercial Banking, Global Banking and Markets, and Global Private Banking. The Group serves customers worldwide from approximately 3,800 offices in 66 countries and territories in our geographical regions: Europe, Asia, North America, Latin America, and Middle East and North Africa. With assets of USD2,603bn at 30 September 2018, HSBC is one of the world’s largest banking and financial services organisations.

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