

30 October 2025

**HSBC CUTS ITS US DOLLAR SAVINGS RATE
FROM 0.25% TO 0.125%**

The Hongkong and Shanghai Banking Corporation Limited has announced that it will, with effect from 31 October 2025 (Friday), cut the HSBC Savings Rate for its US dollar savings deposits by 12.5 basis points to 0.125% per annum from the 0.25% per annum set on 19 September 2025, when it was cut by 12.5 basis points.

The Bank's tiered interest rate structure with effect from 31 October 2025 is as follows:

<u>Account balance (USD)</u>	<u>Interest rate per annum</u>
1,000 and above	0.125%
Below 1,000	0%

*ends/more***Note to editors:****HSBC's tiered interest rate structure**

HSBC's tiered interest rate structure is applied to the US dollar savings deposit rates offered under HSBC Premier Elite, HSBC Premier, HSBC One, Personal Integrated Accounts, US Dollar Passbook 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. HSBC serves customers worldwide from offices in 57 countries and territories. With assets of US\$3,234bn at 30 September 2025, HSBC is one of the world's largest banking and financial services organisations.

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