



Deposits in Euro

Published: 30 September 2019

Changes will be effective from: 3 February 2020

The changes in interest rates are shown in red color. We consider that they are accepted by you unless you object to them by 2/2/2020.

Account type	Currency	Balance	Interest rate	Overdraft interest rate	Interest rate of exceeding overdraft limit
Advanced (Statement Savings Account)	Euro	0-50,000	0.01%		
		50,001-200,000	0.01%		
		200,001-500,000	0.02%		
		500,001+	0.03%		
Executive (Current Account)	Euro	0-50,000	0.00%	ECB + 6.40 %	Overdraft interest rate + 2.50%
		50,001+	0.00%		
Basic (Passbook Savings Account)	Euro	0-50,000	0.01%		
		50,001-200,000	0.01%		
		200,001+	0.01%		
Payroll Account	Euro	0-15,000	0.01%	ECB + 6.40 %	Overdraft interest rate + 2.50%
		15,001-500,000	0.05%		
		500,001+	0.10%		
HSBC Premier (Savings Account)	Euro	50.001-200.000	0,02%		
		200.001-500.000	0,03%		
		500.001+	0,04%		
"My Way" Account	Euro	0-50,000	0.01%		
		50,001+	0.01%		
"HSBC Premier Children" Savings Account	Euro	-	0.00% ¹		
"Feel Good" Account	Euro	-	0.00% ²	ECB + 6.40 %	Overdraft interest rate + 2.50%

General comments

1. According to legislation in force, there is 15% tax on the Greek residents' interest from deposits in euros or in foreign currency.
2. The above interest rates on deposit are floating and they apply to the part of the deposit that corresponds to each scale, with the exception of the accounts "HSBC Premier Children" and "Feel Good", for which the interest rate applies to the whole amount.
3. The above deposit accounts are the basic deposits that the bank offers. For more information you can address to our colleagues in the branches.
4. There is no minimum amount required to open an account.
5. The above interest rates are subject to periodic review.

1 Interest rate: ECB - 0.25%, which in case it is negative, it will be calculated as zero

2 Interest rate: ECB - 0.50%, which in case it is negative, it will be calculated as zero