

Savings Account Interest Rates

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Canadian Dollar Savings Accounts

Interest is calculated on your entire account balance using the rate that corresponds to your daily closing balance:

Daily closing balance	Up to \$24,999.99
CAD High Rate Savings	1.35%

Daily closing balance	Between \$25,000 and \$49,999.99
CAD High Rate Savings	1.85%

Daily closing balance	Between \$50,000 and \$99,999.99
CAD High Rate Savings	1.85%

Daily closing balance	\$100,000.00 and over
CAD High Rate Savings	1.85%



daily closing balance:

Daily closing balance	Up to \$24,999.99
CAD Youth Savings (formerly Premier Youth Savings)	1.85%

Daily closing balance	Between \$25,000 and \$49,999.99
CAD Youth Savings (formerly Premier Youth Savings)	1.85%

Daily closing balance	Between \$50,000 and \$99,999.99
CAD Youth Savings (formerly Premier Youth Savings)	1.85%

Daily closing balance	\$100,000.00 and over
CAD Youth Savings (formerly Premier Youth Savings)	1.85%

Foreign Currency Savings Accounts

Interest is calculated on your entire account balance, using the rate that corresponds to your daily closing balance (in the currency of the account):

Daily closing balance	Up to \$24,999.99
USD High Rate Savings	0.50%
GBP High Rate Savings*	0.25%



HKD Foreign Currency Savings	0.05%
RMB Foreign Currency Savings	0.00%

Daily closing balance	Between \$25,000 and \$49,999.99
USD High Rate Savings	0.50%
GBP High Rate Savings*	0.25%
EUR High Rate Savings*	0.05%
HKD Foreign Currency Savings	0.05%
RMB Foreign Currency Savings	0.00%

Daily closing balance	Between \$50,000 and \$99,999.99
USD High Rate Savings	0.50%
GBP High Rate Savings*	0.25%
EUR High Rate Savings*	0.05%
HKD Foreign Currency Savings	0.05%
RMB Foreign Currency Savings	0.00%

Daily closing balance	\$100,000.00 and over*
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GBP High Rate Savings*	0.25%
EUR High Rate Savings*	0.05%
HKD Foreign Currency Savings	0.05%
RMB Foreign Currency Savings	0.00%

*No interest is paid on the portion of the balance over \$1,000,000.00 (in the currency of account) on GBP/EUR High Rate Savings accounts.

Grandfathered Canadian Dollar Savings Accounts (no longer sold)

For Investment Savings accounts, you receive different interest rates on different portions of your daily closing balance if it is \$50,000.00 and over.

On the entire balance up to \$49,999.99:

Daily closing balance	Between \$0 and \$4,999.99
Interest rate	0.05%

Daily closing balance	Between \$5,000.00 and \$24,999.99
Interest rate	0.05%

Daily closing balance	Between \$25,000.00 and \$49,999.99
Interest rate	0.05%



Daily closing balance	Between \$50,000.00 and \$99,999.99
Interest rate	0.05%

Daily closing balance	\$100,000.00 and over
Interest rate	0.05%

For other accounts, interest is calculated on your entire account balance using the rate that corresponds to your daily closing balance:

Daily closing balance	Up to \$4,999.99
Regular Savings	0.05%
HSBC Advance Savings	0.05%

Daily closing balance	Between \$5,000.00 and \$24,999.99
Regular Savings	0.05%
HSBC Advance Savings	0.05%

Daily closing balance	Between \$25,000.00 and \$49,999.99
Regular Savings	0.05%
HSBC Advance Savings	0.05%

Daily closing balance	Between \$50,000.00 and \$99,999.99
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HSBC Advance Savings	0.05%
Daily closing balance	\$100,000.00 and over
Regular Savings	0.05%
HSBC Advance Savings	0.05%

TFSA High Rate Savings Account

Interest is calculated on your entire account balance using the rate that corresponds to your daily closing balance:

Daily closing balance	Up to \$49,999.99
Interest rate	1.85%

Daily closing balance	Between \$50,000 and \$99,999.99
Interest rate	1.85%

Daily closing balance	Between \$100,000.00 and \$1,000,000.00*
Interest rate	1.85%

HSBC Advance TFSA (no longer sold)

Daily closing balance	Up to \$1,000,000.00*
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* No interest is paid on the portion of the balance over \$1,000,000.00.

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