

GENERAL SAVINGS ACCOUNTS

Summary of Key Terms*

Quick facts

General Savings Accounts - Product Features

For more information

Eligibility Criteria	<ul style="list-style-type: none">Should maintain an average credit / Debit balance of LKR 35,000 or equivalent in any approved foreign currency.	• Terms and Condition
Benefits at a glance	<ul style="list-style-type: none">Visa debit card with cash withdrawals island-wide from any Plus ATM.24 hour customer service hotline.Cash deposit / withdrawal facilities at all branches.Free Internet Banking and Phone Banking.	

Financials

Below Balance Fee	<ul style="list-style-type: none">A monthly below balance fee of LKR 1500 will levied if the average balance is not maintained.	• Bank Tariff Guide
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Quick facts

Inward Investment Accounts - Product Features

For more information

Eligibility Criteria	IIA accounts can be opened by <ol style="list-style-type: none">A Non national resident in or outside Sri LankaA Non national of Sri Lankan origin, who is a resident outside Sri LankaA Sri Lankan citizen, resident outside Sri LankaAn administrator or executor of the estate of a deceased person, who maintained an IIA with that authorized dealer until the completion of the administration of the deceased person's estateAny other person or category of persons who may be authorized by the CBSL from time to time.	• Terms and Condition
Benefits at a glance	<ul style="list-style-type: none">Kindly refer the product Terms and conditions for more details as this is a regulated product.	

Financials

Below Balance Fee	<ul style="list-style-type: none">Below balance fees are not applicable.	• Bank Tariff Guide
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Children Savings Accounts - Product Features

For more information

Eligibility Criteria	<ul style="list-style-type: none">Accounts can be opened by parents / Guardians for minors (below 18 years of age)Initial Deposit amount to LKR 3,000 / USD 300 or equivalent in any approved foreign currency.Withdrawals will be restricted till the minor attains 18 years.	• Terms and Condition
Benefits at a glance	<ul style="list-style-type: none">ATM card with "View only " facility after attaining 12 years.Preferential Interest ratesBirthday Surprises24 hour customer service hotline.Cash deposit facilities at all branches.Free Internet Banking and Phone Banking. (view only facility)	

Financials

Below Balance Fee	<ul style="list-style-type: none"> No below balance fee will be charged. 	<ul style="list-style-type: none"> Bank Tariff Guide
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Key Terms		For more information
Eligibility for HSBC Mass	<ul style="list-style-type: none"> In order to enjoy the features and benefits, you will need to fulfill the eligibility criteria and other relevant terms and conditions 	<ul style="list-style-type: none"> Integrated Account Terms & Conditions (“T&Cs”)
Change of Eligibility Criteria	<ul style="list-style-type: none"> The Bank has a right to change the entry criteria from time to time and such amendments would be displayed on HSBC public website and other public areas of all branches. 	
Joint Accounts	<ul style="list-style-type: none"> You are jointly and severally liable with each other joint account holder for the obligations and liabilities in connection with the relevant account, service or otherwise under the T&Cs. 	
Charges	<ul style="list-style-type: none"> Service fees, facility fees or other charges may be imposed from time to time where applicable. The fees and charges are published in the “Banking Tariff Guide for HSBC customers” and available on HSBC website or branches. 	
Interest rates on Term deposits and Savings products	<ul style="list-style-type: none"> Interest rates on savings and time deposit accounts (foreign currency /local currency) are subject to change without prior notice. However, we will not vary the rate of interest contracted on existing time deposits until maturity. 	<ul style="list-style-type: none"> Interest rates
Interest rates on loans and all asset products	<ul style="list-style-type: none"> Interest rates on all Deposit / Loan products are subject to change from time to time according to market interest rates as determined by the Bank . Notice of changes in interest rates may also notice to you by way of display at our premises and/or HSBC Public web site and/or by letter and/or through statement message 	

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Termination of Services or Accounts	<ul style="list-style-type: none"> You may terminate our services or any of your accounts by giving us prior written notice. We may terminate all or any part of our services without prior notice or any of your accounts by giving you prior notice 	<ul style="list-style-type: none"> Integrated Account Terms & Conditions (“T&Cs”)
Variation of T&Cs	<ul style="list-style-type: none"> We have the right to vary the T&Cs from time to time by notice to you by way of display at our premises , HSBC Public web site or in any manner we consider appropriate. 	
Fraud avoidance & Dispute resolution	<ul style="list-style-type: none"> Ensure to check your transactions in the statement and inform the Bank of any unusual transaction within 20 days of receipt of your statement 	<ul style="list-style-type: none"> Dispute Resolution
Sri Lanka Deposit Insurance Scheme	<ul style="list-style-type: none"> Sri Lanka Deposit Insurance scheme (SLDIS) implemented by the Central Bank of Sri Lanka (CBSL), is a mechanism implemented to protect depositors of financial institutions, fully or partially, from losses caused to depositors due to the cancellation or suspension of the license of financial institutions . The Hongkong and Shanghai Banking Corporation Limited, Sri Lanka Branch is a member institution of the SLDIS. Therefore, each Account Holder who is an eligible holder of demand deposit/s, time deposit/s or savings deposit/s, shall be compensated up to a maximum amount of LKR1,100,000/-calculated as per the method of calculating the coverage as outlined in the SLDIS and as may be determined by CBSL from time to time. In the case of Joint Account Holders , each eligible Joint Account Holder shall be considered as a separate depositor, and he/she shall be compensated up to a maximum of Rs.1,100,000/- as may be determined by CBSL from time to time. Please refer https://www.cbsl.gov.lk/sri-lanka-deposit-insurance-scheme for further information on SLDIS as may be updated or amended from time to time. 	<ul style="list-style-type: none"> Terms & conditions

Your Voice

If you would like to give us your feedback , please contact us.

Postal address: Manager Customer Experience and Relations, HSBC, No 24, Sir Baron Jayathilake Mawatha, Colombo 1

For Premier Inquiries

Email :premiercustomersolutions@hsbc.com.lk

Hotline: +94 114472272

For Personal Banking Inquiries

Email : customersolutions@hsbc.com.lk

Hotline: +94 114472200

For Credit Card Inquiries

Email :creditcards@hsbc.com.lk

Hotline: +94 114472200

For further assistance, please refer <https://www.hsbc.lk/help/>

While we prefer to always resolve any concerns raised with us to your complete satisfaction, you can also write to the Office of the Financial Ombudsman and request redress. Contact details of the Ombudsman are;

Postal address - The Office of Financial Ombudsman, Sri Lanka, No. 143, Vajira Road, Colombo 06

Telephone : +94 112 595 625

Fax : +94112595624

Email : infor@financialombudsman.lk

Website: www.financialombudsman.lk

- Full Integrated Account Terms and Conditions apply to Integrated Account. This table contains a summary of key product terms for reference only and is not intended to replace the full terms and conditions. The full terms and conditions will prevail in the event of any inconsistency. Refer <https://www.hsbc.lk/terms-and-conditions/> for more information.
- The Sinhala and Tamil translations of these Summary of Key terms are available on the website of the www.hsbc.lk and also in printed form at all offices and/or branch office of the Bank. I/We hereby confirm and agree that in the event of any discrepancy in the Sinhala and Tamil versions of these Summary of Key terms sheet the English version shall prevail.

Please refer below for more information.

Banking tariff guide: <https://www.hsbc.lk/tariffs/>

Interest rates: www.hsbc.lk/rates

Dispute resolution: <https://www.hsbc.lk/credit-cards/useful-links/#dispute>