

## Retail Savings and Deposits Interest Rates

Savings/Call Deposit in Mauritian Rupee

Effective date: 28 April 2020

Savings Account	0.20% p.a. Applicable for a minimum balance of Rs.5, 000.
Savings Plus Account (Available to AssetVantage customers only)	0.25% p.a. Applicable for a minimum balance of Rs.5, 000.
Current Account	0.00%
Call Deposit Account (Applicable to existing accounts only. New accounts not offered)	0.20% p.a. Applicable for a minimum balance of Rs.25, 000.

## Savings/Call Deposit in Foreign Currency

Applicable for a minimum balance of 2,000 units

Effective date: 31 July 2020

Foreign currency		Interest rate per annum
South African Rand	ZAR	1.20%
Chinese Yuan	CNY	0.15%
US Dollars	USD	0.00%
Pound Sterling	GBP	
Hong Kong Dollar	HKD	
Australian Dollar	AUD	
Euro	EUR	
Canadian Dollar	CAD	

Interest for all of the above accounts is calculated and accrued on a daily basis on the close-of-business balance. Interests are credited half yearly in June and December.

## Term Deposit in Mauritian Rupees

Applicable for a minimum balance of Rs.30, 000

Effective date: 2 September 2020

Period	Interest rate applicable on new and renewal of Term Deposit per annum
	Interest payable at maturity
12 months	0.35%
24 months	0.88%
36 months	1.15%
48 months	1.30%

Period	Interest rate applicable on renewal of Term Deposit per annum		
	Interest payable monthly	Interest payable quarterly	Interest payable at maturity
1,3,6,9 months	N/A	N/A	0%
18 months	N/A	N/A	0.35%
37 months	N/A	N/A	1.15%
60 months	0.90%	0.95%	1.40%

Term deposit interest is calculated on a daily basis at applicable rate on deposit amount. Interests are then credited monthly, quarterly or at maturity as applicable.

Interest rates above are:

- ◆ Per annum.
- ◆ Fixed for the duration of the deposit.
- ◆ All term deposits with instruction set as “auto-renewal” will be renewed at prevailing rates.

## Term Deposit in Foreign Currency

Applicable for minimum balance as follows:

USD and GBP	10,000 units
AUD and CAD	15,000 units
HKD, CNY and ZAR	30,000 units

Effective date: 28 September 2020

Foreign Currency		3 months	6 months	12 months
US Dollars *	USD	0.05%	0.15%	0.15%
Pound Sterling	GBP	0.00%	0.00%	0.00%
Canadian Dollar	CAD	0.00%	0.00%	0.14%
Hong Kong Dollar	HKD	0.00%	0.20%	0.30%
Chinese Yuan	CNY	1.20%	1.40%	1.50%
Australian Dollar	AUD	0.00%	0.00%	0.00%
South African Rand	ZAR	1.85%	1.90%	2.40%

USD Rates*	3 months	6 months	12 months
USD10,000 to USD50,000	0.05%	0.15%	0.15%
Above USD50,000 to USD100,000	0.10%	0.20%	0.20%
Above USD100,000	0.15%	0.25%	0.25%

Term deposit interest is calculated on a daily basis at applicable rate on deposit amount. Interest are then credited monthly, quarterly or at maturity as applicable.

Interest rates above are:

- ◆ Per annum.
- ◆ Fixed for the duration of the deposit.
- ◆ Applicable for Personal Banking customers only.
- ◆ All term deposits with instruction set as “auto-renewal” will be renewed at prevailing rates.

For more information on interest rates, please visit any [HSBC branch](#) or call our [Customer Service](#).