



## Interest Rates Schedule - WEF 05 May 2025

Interest on savings accounts shall be calculated on the daily available balances and credited monthly at the prevailing interest rate

Interest rates available are per annum

### SAVINGS ACCOUNTS

#### SRI LANKAN RUPEE

	Interest rate/ Annual Effective Rate (AER)
General Savings	0.50%

#### US DOLLARS

Balance	Interest rate/ AER
101-1,000	0.10%
1,001-5,000	0.10%
5,001-10,000	0.15%
10,001-25,000	0.20%
25,001 & Over	0.25%

#### OTHER FOREIGN CURRENCY

Currency	Interest rate/ AER	Currency	Interest rate /AER	Currency	Interest rate /AER
EUR	0.025%	GBP	0.200%	CNY	0.750%
CHF	0.025%	SGD	0.250%	NZD	0.500%
JPY	0.025%	CAD	0.250%		
AUD	0.200%	HKD	0.100%		

### CHILDREN'S SAVINGS ACCOUNTS

#### SRI LANKAN RUPEE

Interest rate	AER
3.50%	3.56%

#### FOREIGN CURRENCY - (Interest rate/ AER)

USD	GBP	EUR	AUD
0.75%	0.75%	0.55%	0.55%

#### Interest Rates on Advances

	Min. Rate	Max Rate
<b>Overdrafts</b>		
* Secured Overdraft (Cashback)	N/A	10.95%
* Temporary (Unsecured)	N/A	21.00%
* Unauthorized	N/A	24.00%
* Personal Exclusive Revolving Credit (PERC)	N/A	19.00%
<b>Personal Loans</b> - Floating Rate	<i>Please contact the Bank for details</i>	
* Secured Cashback Loans (offered only for Premier Customers)		
<b>Credit Cards</b>		
* Premier	25.50%	
* Rewards, Advance, HSBC Live+, Platinum Cashback, Platinum, Gold	28.00%	
<b>Housing Loans</b>		
- Quarterly Rate (Linked to 3m Tbills) - (Existing Customers Only)	<b>Currently not being offered</b>	
- Fixed Annually (Linked to 1yr Tbills)-(Existing Customers Only)		
- Floating Rate (Linked to Treasury Bills) (w.e.f 01/Jan/2017 only)		
- Fixed Rate (5 Years)		

PREMIER CUSTOMERS ARE ENTITLED TO PREFERENTIAL RATES

PLEASE CONTACT OUR STAFF FOR PROMOTIONAL RATES / DISCOUNTS & RATES ON OTHER PRODUCTS.

FOR MORE INFORMATION ON CORPORATE BANKING PRODUCTS AND TARIFF PLEASE CALL OUR CORPORATE BANKING HOTLINE 011-4472200 BETWEEN 8.30AM AND 4.00PM ON WEEKDAYS

PLEASE CONTACT OUR PREMIER HOT LINE 011-4472272 FOR MORE INFORMATION ON PREMIER RELATED PRODUCTS