

Retail Savings and Deposits Interest Rates

Savings in Mauritian Rupee

Effective date: 1 August 2018

Savings Account MUR (Available to Personal Banking customers only)	1.50% p.a. Applicable for a minimum balance of Rs.5,000. Interest is calculated and accrued on a daily basis on the close-of-business balance. Interests are credited half yearly in June and December
Savings Plus Account (Available to AssetVantage customers only)	1.65% p.a. Applicable for a minimum balance of Rs.5,000. Interest is calculated and accrued on a daily basis on the close-of-business balance. Interests are credited half yearly in June and December
Call Deposit Account (Applicable to existing accounts only. New accounts not offered)	1.25% p.a. Applicable for a minimum balance of Rs.25,000. Interest is calculated and accrued on a daily basis on the close-of-business balance. Interests are credited half yearly in June and December

Savings/Call Deposit in Foreign Currency

Applicable for a minimum balance of 2,000 units

Effective date: 11 January 2019

Foreign currency		Interest rate per annum
US Dollars	USD	1.50%
Pound Sterling	GBP	0.00%
Euro	EUR	0.00%
Canadian Dollar	CAD	0.50%
Hong Kong Dollar	HKD	0.00%
Chinese Yuan	CNY	0.00%
Australian Dollar	AUD	0.55%
South African Rand	ZAR	0.00%

Interest 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: 19 March 2019 until further notice

Interest rates applicable on **New** and **Renewal** of deposits held in below mentioned periods only.

Period	Interest rate per annum		
	Interest payable monthly	Interest payable quarterly	Interest payable at maturity
6 months	n.a	n.a	2.30%
12 months	2.00%	2.05%	2.50%
24 months	2.30%	2.35%	2.80%
36 months	2.50%	2.55%	3.00%
48 months	2.85%	2.90%	3.35%

Interest rates applicable on **Renewal** of deposits held in below mentioned periods only.

Period	Interest rate per annum		
	Interest payable monthly	Interest payable quarterly	Interest payable at maturity
1 month	n.a	n.a	1.20%
3 months	n.a	n.a	1.70%
9 months	n.a	n.a	2.30%
18 months	2.00%	2.05%	2.50%
37 months	2.50%	2.55%	3.00%
60 months	2.95%	3.00%	3.45%

Term deposit interest rate are 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.

Term Deposit in Foreign Currency

Applicable for a minimum balance of 10,000 units

Effective date: 19 March 2019 until further notice

		3 months	6 months	12 months
US Dollars	USD	2.05%	2.10%	2.20%
Pound Sterling	GBP	0.25%	0.40%	0.65%
Euro	EUR	0.00%	0.00%	0.00%
Canadian Dollar	CAD	0.95%	1.05%	1.25%
Hong Kong Dollar	HKD	0.90%	1.00%	1.30%
Chinese Yuan	CNY	1.50%	1.70%	2.05%
Australian Dollar	AUD	1.05%	1.30%	1.45%
South African Rand	ZAR	5.40%	6.00%	6.75%

Term deposit interest rate are 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 on 800 1234 from 08:00 to 22:00.