



<b>Product Name</b>	Current Account
<b>Provider Name</b>	PT Bank HSBC Indonesia
<b>Main Feature</b>	Interest / non- interest bearing account for operational purpose
<b>Product's Benefit</b>	Provide customer with an account to facilitate transactions both receiving and making payments
<b>Product's Risk</b>	If the interest rate and the nominal balance of the current account and time deposit at one bank exceed the interest rate and nominal balance covered by Indonesia Deposit Premium Insurance (Lembaga Penjamin Simpanan – LPS), the deposit placed will not be included in the deposit insurance program of the LPS.
<b>Requirements and Procedure</b>	Requirements:  - The customer must provide the documents of account opening application as required and agree to the applicable terms and conditions  Procedure for product use:  - The customer can make transactions through HSBC branch offices or via Internet Banking
<b>Interest Simulation only applicable for interest bearing current account</b>	A customer opens an interest bearing current account on 1 <sup>st</sup> October 2022 with initial deposit amount of IDR 100,000,000, interest rate of 1.5% per annum and there's no transaction during the month of October 2022, then at the end of the month the interest is calculated as follows: <ul style="list-style-type: none"><li>• Gross Interest: <math>\text{IDR } 100,000,000 \text{ (average balance/month)} \times 1.5\% \times 31/365 = \text{IDR } 127,397</math></li><li>• Tax: <math>20\% \times \text{IDR } 127,397 = \text{IDR } 25,479</math></li><li>• The total interest earned during the month of October 2022 is IDR 101,918</li></ul>
<b>Fee</b>	Kindly refer to our Standard Tariff <a href="#">Link</a>
<b>Additional Information</b>	If you have further questions or complaints regarding this product, please contact your Relationship Manager / Client Service Manager or HSBC Corporate Call Center at 1500237 or +62 21 2551-4777 during business hours, email: <a href="mailto:businessbanking@hsbc.co.id">businessbanking@hsbc.co.id</a>

PT Bank HSBC Indonesia is licensed and supervised by the Financial Services Authority (OJK).