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## HSBC HELPS CUSTOMERS KICK OFF 2016 WITH A BANG

### Customers saved £800k during Christmas period thanks to overdraft texts

HSBC is helping customers get their finances into shape in the new year with offers across a range of products.

The offers include:

- HSBC's lowest ever personal loan rate of 3.3% APR;
- £120 switching offer for current accounts on accounts;
- market leading rates across its mortgage range (below);
- £25 cash on successful application for an HSBC credit card; and
- 25% off home insurance when taken out online or in branch.

The 3.3% APR personal loan will enable those with outstanding loans or credit card debts to consolidate them into one lower monthly payment. A £15,000 loan would cost £271.20 a month over five years, for example.

The £120 current account cash incentive is available if an account is opened through the [CASS switching service](#). This offer is valid across HSBC Premier Bank Account, HSBC Advance Bank Account and the HSBC Bank Account.

The market-leading mortgage interest rates will help First Time Buyers looking to jump onto the property ladder as well as anyone looking to move up.

These rates include:

- 1.29% 2 Year Fixed 75% LTV with £1,999 fee
- 1.99% 5 Year Fixed 60% LTV with £1,999 fee
- 2.19% 2 Year Fixed 90% LTV with £1499 fee
- 2.99% 5 Year Fixed 90% LTV with £1499 fee
- 2.49% Tracker 60% LTV Fee Saver

Francesca McDonagh, HSBC's Head of Retail Banking and Wealth Management for the UK, said: "The Christmas and New Year period is the perfect opportunity to step back and take stock of what you want to achieve in the year ahead.

"We are helping people make a big start to 2016 with some great offers to improve their finances and realise their ambitions, whether that's purchasing a new car, paying off current debts or moving onto or up the property ladder."

HSBC is also helping its current account customers keep an eye on their finances and avoid overdraft fees by nudging them with a text message, which allows them

to clear their accounts. Over Christmas and the New Year alone these overdraft text messages helped customers avoid almost £800,000 in overdraft charges.

Customers with an Advance, Basic or Graduate current account who successfully apply for a credit card will receive £25 into their account when a purchase or balance transfer is made within 60 days of opening the card.

In addition to the above offers on personal loans, current account switching, mortgage deals, credit cards and home insurance, customers are also be invited to share an ambition for 2016 in an HSBC branch for a chance to win £5,000 towards making that ambition a reality.

For the latest updates, visit the **HSBC UK newsroom**:

<http://www.about.hsbc.co.uk/news-and-media>

### **HSBC Bank plc**

HSBC serves c17 million customers in the UK and employs approximately 46,000 people. In the UK, HSBC offers a complete range of personal, premier and private banking services including bank accounts and mortgages. It also provides commercial banking for small to medium businesses and corporate and institutional banking services. HSBC Bank plc is a wholly owned subsidiary of HSBC Holdings plc.

### **The HSBC Group**

HSBC Holdings plc, the parent company of the HSBC Group, is headquartered in London. The Group serves customers worldwide from around 6,100 offices in over 72 countries and territories in Asia, Europe, North and Latin America, and the Middle East and North Africa. With assets of US\$2,549bn at 30 September 2015, HSBC is one of the world's largest banking and financial services organisations.