

Earn up to \$5,000 when you open a Premier checking account and complete qualifying activities

It's easy. The more you fund, the more you can earn.



Bring more, earn more with an HSBC relationship

Earn a cash bonus¹ when you open an HSBC Premier² checking account and complete qualifying activities.

- **Get \$1,500:** Deposit or invest \$150,000 to \$249,999
- **Get \$2,500:** Deposit or invest \$250,000 to \$499,999
- **Get \$3,500:** Deposit or invest \$500,000 to \$999,999

How the offer works

- ✓ Open a Premier checking account by August 31, 2026
- ✓ Add your preferred amount of deposits and/or eligible investments within 20 days
- ✓ Maintain your balances for 3 full consecutive months
- ✓ Remain opted-in to receive HSBC marketing emails

If all offer requirements are met, the bonus will be paid within 8 weeks.

[Get started](#)

Discover what Premier gives you access to



Premier Relationship Savings

Earn our best savings rate with a Premier Relationship Savings³ account for an introductory period⁴ and thereafter if you qualify.



HSBC Global Money Transfers

Send money internationally, securely, quickly and fee-free in the mobile app, with our award-winning⁵ HSBC Global Money Transfers.



Credit cards

Enjoy a competitive range of rewards and benefits that complement your lifestyle.



Wealth management

Get a personalized financial plan, global opportunities and a Wealth Relationship Manager for investment support via HSBC Securities (USA) Inc.

Ready to apply for a Premier checking account?

Apply online today

To apply online:

- You must be 18 years
- Be currently located in one of these countries (subject to change)

Take advantage of your Premier benefits by selecting additional products and services on the application. After your Premier checking account is opened, we'll reach out to you to discuss any of your other needs.

[Apply online](#)

Apply for a joint account

If you want to apply for a joint Premier checking account, or don't meet the criteria to apply online, please leave your details and we'll call you back to help with your application.

[Arrange a call back](#)

Frequently asked questions

How do I qualify for the cash bonus offer?





How long do my funds need to stay in the new checking account to qualify for the cash bonus? ▼

What accounts are ineligible for this campaign? ▼

What is considered "New Customer"? ▼

When will the bonus be paid? ▼

Additional information

1. Q2 2026 New Customer Offer Terms and Conditions

Offer valid from April 1, 2026, through and including August 31, 2026 ("Offer Period"). Only New Customers are eligible for this offer.

Definitions:

"New Customer" means a customer that does not have a current or past HSBC account in the U.S. on file. Customers who have a current or past HSBC account in the U.S. on file are not eligible for this offer.

"New Money" means deposits or investments not previously held by any member of the HSBC Group in the U.S. New Money is determined at HSBC's discretion.

"Qualifying Balance" means the total amount of New Money in consumer deposit and/or eligible investment accounts being held by the New Customer (as "primary" account holder) at a determined timeframe described below.

Consumer accounts/assets that are ineligible for Qualifying Balance: insurance products; fixed and variable annuities; 529 College Savings Plans; any retirement accounts, including, but not limited to, IRAs, Keogh, Simple IRAs and 401(k) Plans; UTMA and UGMA accounts; commercial accounts; and revocable or irrevocable trust accounts.

Terms to Qualify for Cash Bonus:

New Customer must meet each of the following requirements to qualify for the cash bonus:

- Open a new HSBC Premier checking account ("New Account") during the Offer Period; AND
- Meet a Qualifying Balance of \$150,000 or more of New Money in deposit and/or eligible investment accounts within 20 calendar days of opening the New Account; AND
- Maintain the required Qualifying Balance for 3 full consecutive calendar months following the New Account opening month; AND



associated cash bonus tier, the New Customer's Qualifying Balance will be reviewed at the end of 3 full consecutive calendar months following the New Account opening month.

Cash Bonus Tier: The cash bonus amount is tiered and based on the Qualifying Balance, as follows:

Qualifying Balance: Cash Bonus

\$150,000-\$249,999.99: \$1,500

\$250,000-\$499,999.99: \$2,500

\$500,000-\$999,999.99: \$3,500

\$1,000,000+: \$5,000

If all offer requirements are met, the cash bonus will be deposited into the New Account within 8 weeks from the date the New Account is fully qualified.

Any payments may be subject to tax and will be reported to the Internal Revenue Service as required by applicable law.

Additional Terms:

- Offer is non-transferable and available only to individuals who are at least 18 years of age.
- Your New Account must be open and in good standing at time of bonus fulfillment.
- The offer Terms and Conditions is current as of July 1, 2026. All promotional offers, products, and services offered by HSBC are subject to updates, modifications, and/or termination by HSBC at any time without notice.
- Eligible New Customers who take advantage of this offer cannot receive any other New Consumer Deposit Offers provided by HSBC Bank USA, N.A. New Consumer Deposit Offers are defined as incentives in the form of merchandise and/or cash bonus that are offered to consumers who open an eligible checking account and satisfy qualifying activities. New Money cannot be applied to meet the requirements of more than one offer.
- For joint accounts, the first name on the joint account is considered the new customer for the cash bonus.
- If you do not wish to participate in this campaign or if you qualify for this offer and do not want to receive the cash bonus and/or future marketing messages for this campaign, please contact us and reference offer name: Q2'26 New Customer Offer. You can Chat with us 24 hours a day, 7 days a week on the HSBC US Mobile Banking App⁶ or at us.hsbc.com/chatwithus. You can call us at [1-888-662-4722](tel:1-888-662-4722) or outside the U.S. or Canada at 716-841-6866 or contact your Wealth Relationship Manager.



Disclosure for full details.

- Balances of \$100,000 in combined U.S. consumer and qualifying commercial U.S. Dollar deposit and investment⁸ accounts; OR
 - Monthly recurring direct deposits⁹ totaling at least \$5,000 from a third party to an HSBC Premier checking account(s); OR
 - Any HSBC U.S. residential mortgage loan serviced by HSBC. Home Equity products, loans that are in foreclosure or bankruptcy, and loans for which servicing rights have been transferred are not included
 - Consumers who maintain Private Bank status¹⁰
3. To qualify for an HSBC Premier Relationship Savings account, you need to maintain a U.S. HSBC Premier² relationship.
4. If you link your HSBC Premier Relationship Savings account to an eligible HSBC Premier checking account and meet at least one of the following qualification criteria each month, you will earn the Relationship Annual Percentage Yield (APY) for the entire following month:
- I. A total of \$500 or more in purchases or payments made through your HSBC debit card(s) and posted to a linked Premier checking account during the previous calendar month. Debit card ATM withdrawals do not qualify as eligible transactions. Transaction posting dates will be used to determine qualification in any given month, which may in some instances differ from actual purchase dates.
 - II. A total of \$500 or more in payments from your linked Premier checking account to your HSBC credit card(s). Qualifying payment methods include ACH payments, Online Banking, telephone payments, Auto pay / EZ pay, and payments made in a Wealth Center. Check payments do not count as a qualifying payment method. Payments must post to the Premier checking account by 10 PM ET on the last Business Day of the current month to count towards qualification for the Relationship APY the following month.
 - III. A total of \$5,000 or more in qualifying direct deposits from a third party to the linked Premier checking account during the previous calendar month. Qualifying direct deposits are electronic deposits of regular periodic payments (such as salary, pension, Social Security, or other regular monthly income) deposited through the Automated Clearing House (ACH) network to this account by your employer or an outside agency (please check with your employer or outside agency to determine if they use the ACH network). Direct deposits that do not qualify include, but are not limited to, transfers from one account to another, mobile deposits, and deposits made at a Wealth Center or ATM.
 - IV. Have an HSBC U.S. residential mortgage loan serviced by HSBC. Home Equity products, loans that are in foreclosure or bankruptcy, and loans for which servicing rights have been transferred are not included.
 - V. Hold HSBC Premier Elite customer status. Effective September 1, 2024, customers are no longer upgraded to Premier Elite status.
- The Qualification Period for the Relationship APY is from the first day of each calendar month to the last Business Day of each month. Accounts that do not qualify will receive the Standard APY for the entire following month. If there are changes to your linked Premier checking account (it is closed, changed to




will automatically receive the Relationship APY for the remainder of the month of account opening and the following three full calendar months (Introductory Period). To continue earning the Relationship APY, one of the five qualification criteria must be met during the last month of the Introductory Period and each following month. Refer to the '[HSBC Premier Relationship Savings Terms and Charges Disclosure](#)' for full details.

5. HSBC Global Money Transfers received 'Best Cross-Border Payments Platform' award at the 2025 Global Retail Banking Innovation Awards.
6. Data rate charges from your service provider may apply. HSBC Bank USA, N.A. is not responsible for these charges.
7. You will not be assessed a Monthly Maintenance Fee for the calendar month in which you open your account and the following 3 calendar months (together, the "Waiver Period"), whether you meet the qualifying criteria or not. If immediately after the "Waiver Period", you have not met one of the HSBC Premier qualification criteria and your HSBC Premier checking account is charged 3 consecutive Monthly Maintenance Fees, your account will be closed. In addition, any other checking, savings, credit card and Global Money Accounts that you own will be closed, unless you (or a joint account holder on those accounts) hold a different HSBC Premier checking account.
8. Investment and annuity products are offered by HSBC Securities (USA) Inc. (HSBC Securities), member NYSE/FINRA/SIPC (www.sipc.org/). HSBC Securities is an affiliate of HSBC Bank USA, N.A.
9. Qualifying direct deposits are electronic deposits of regular periodic payments (such as salary, pension, Social Security, or other regular monthly income) deposited through the Automated Clearing House (ACH) network to this account by your employer or an outside agency (please check with your employer or outside agency to determine if they use the ACH network). Direct deposits that do not qualify include but are not limited to transfers from one account to another, mobile deposits, or deposits made at a Wealth Center or [ATM](#).
10. To become an HSBC Private Bank customer, you must be invited and reviewed on an individual basis. See your Relationship Manager for details.

Disclaimers and additional information

HSBC, we, our, or us refers collectively to HSBC Bank USA, N.A. (including HSBC Private Bank), HSBC Securities (USA) Inc., and HSBC Insurance Agency (USA) Inc.

HSBC Private Bank is the marketing name for the private banking business. In the United States, HSBC Private Bank offers banking products services through HSBC Bank USA, N.A. ("HSBC Bank"), Member FDIC. HSBC Bank provides banking products and services.

Investment, annuities, and variable life insurance products are offered by HSBC Securities (USA) Inc. ("HSBC Securities"), member NYSE/FINRA/SIPC (www.sipc.org/ ). In California, HSBC Securities conducts insurance business as HSBC Securities Insurance Services. License #: **OE67746**. HSBC Securities is an affiliate of HSBC Bank. Whole life, universal life, term life, and other types of insurance are offered by HSBC Insurance Agency (USA) Inc. ("HSBC



Investments, Annuity and Insurance Products: Are not a deposit or other obligation of the bank or any of its affiliates; Not FDIC insured or insured by any federal government agency; Not guaranteed by the bank or any of its affiliates; and may lose value.

All decisions regarding the tax implications of your investment(s) should be made in consultation with your independent tax advisor.


HSBC credit cards are issued by HSBC Bank USA, N.A., subject to credit approval and requires a U.S. HSBC checking account relationship. To learn more, speak with an HSBC representative.

Mortgage and home equity products are offered in the U.S. by HSBC Bank USA, N.A. and are only available for property located in the U.S. Subject to credit approval. Borrowers must meet program qualifications. Programs are subject to change. Geographic and other restrictions may apply. Discounts can be canceled or are subject to change at any time and cannot be combined with any other offer or discount.

Important information about procedures for opening a new account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person or entity that opens an account.

What this means for you: If you open a personal account, we will ask for your name, address, taxpayer identification number, date of birth, and other information that will allow us to identify you. Additionally, we will take certain steps to verify your identity, such as asking for your driver's license or other identifying documents or checking other sources. Similar identification requirements apply to non-personal accounts such as corporations and partnerships. Be assured that we recognize the importance of protecting your privacy and safeguarding the confidentiality of the information you provide to us.

For clients located outside of the U.S. - Our products and services are not specifically directed at individuals located in the European Union. Our U.S. representatives, as well as our public website, us.hsbc.com , provide products and services governed by U.S. laws and regulations. Our products and services, as well as their specific terms and conditions, are subject to change and may not be available in all territories or to all customers. If your product requires a contract, application, disclosure, or other document/video to be signed, such document(s)/video(s) will be deemed executed in the U.S. and only acted upon after you have signed them and they have been received by HSBC in the U.S. If you are not located in the U.S., the laws and regulations of your country of residence could affect the offering, negotiation, discussion, provision, and/or use of HSBC U.S. products and services. **If you are not a US resident, please read the specific cross-border product and service disclaimers,**



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Equal Housing Lender

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