

Pathlines Pensions - HSBC Interest Rate

Interest Rate earned by Pathlines Pensions UK Limited during the period 1st October 2025 to 31st December 2025.

This document applies to a designated SIPP account held with HSBC.

The interest rate policy we apply for your designated SIPP bank account can be found at [Pathlines-interest-policy.pdf](#)

The following table shows the Bank of England Rate and the interest rate earned for members who hold a HSBC account and the interest shared with you.

Start Date	End Date	Bank of England Base Rate	% Interest earned	% Interest shared
01/10/2025	17/12/2025	4.00%	3.85%	1.895%
18/12/2025	31/12/2025	3.75%	3.60%	1.720%
BLENDED RATE			3.812%	1.868%

A member who maintained a balance of £5,000 exactly across the period would earn the following interest:

Month	Total Interest	Amount Shared
October	16.35	8.05
November	15.82	7.79
December	15.87	7.71
TOTAL	48.04	23.55