

P.O. BOX 1235
 BUFFALO, NY 14240

OMB NO. 1545-0112
FORM 1099-INT **INTEREST INCOME**
 (Rev. January 2022) For calendar year 2023

Copy B, For Recipient

1-00025 0081154-01
 SAURAV PAL
 3140 TECOPA SPRINGS LN
 SIMI VALLEY CA 93063-2065 US

PAYER
 HSBC BANK USA, N.A.
 P.O. BOX 1235
 BUFFALO, NY 14240
 TEL NO. 1-800-975-HSBC
 FEDERAL ID NO. 20-1177241

THIS IS IMPORTANT TAX INFORMATION AND IS BEING FURNISHED TO THE IRS. IF YOU ARE REQUIRED TO FILE A RETURN, A NEGLIGENCE PENALTY OR OTHER SANCTION MAY BE IMPOSED ON YOU IF THIS INCOME IS TAXABLE AND THE IRS DETERMINES THAT IT HAS NOT BEEN REPORTED.

1. INTEREST INCOME	3. INTEREST ON U.S. SAVINGS BONDS AND TREASURY OBLIGATIONS
\$66.13	\$0.00
2. EARLY WITHDRAWAL PENALTY	4. FEDERAL INCOME TAX WITHHELD
\$0.00	\$0.00

RECIPIENT'S TIN
 XXX-XX-4601

FATCA filing requirement

DETAILS OF INTEREST PAID, INTEREST PENALTIES AND INTEREST WITHHELD						
TYPE OF ACCOUNT RECIPIENT'S NAME LINE 1 RECIPIENT'S NAME LINE 2	ACCOUNT NUMBER (SEE INSTRUCTIONS)	STATUS/ DATE	INTEREST INCOME	EARLY WITHDRAWAL PENALTY	INTEREST ON U.S. SAVINGS BONDS AND TREASURY OBLIGATIONS	FEDERAL INCOME TAX WITHHELD
HSBC PREMIER REL SAV SAURAV PAL	025416316	ACTIVE	\$65.45			
HSBC PREMIER SAURAV PAL	838270999	ACTIVE	\$0.68			
TOTALS			\$66.13	\$0.00	\$0.00	\$0.00

INSTRUCTIONS FOR RECIPIENT

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the Instructions for Form 8949. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize the premium under section 171, or for a tax-exempt covered security acquired at a premium, your payer must generally report either (1) a net amount of interest that reflects the offset of the amount of interest paid to you by the amount of premium amortization allocable to the payment(s), or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payment(s). If you did notify your payer that you did not want to amortize the premium on a taxable covered security, then your payer will only report the gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you.

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

FATCA filing requirement. If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You may also have a filing requirement. See the Instructions for Form 8938.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Box 1. Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during the calendar year on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8912. See the instructions above for a taxable covered security acquired at a premium.

Box 2. Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this amount to figure your adjusted gross income on your income tax return. See the instructions for Forms 1040 to see where to take the deduction.

Box 3. Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not all be taxable. See Pub. 550. This interest is exempt from state and local income taxes. This interest is not included in box 1. See the instructions above for a taxable covered security acquired at a premium.

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax withheld.

Nominees. If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner(s) as the "recipient." File Form(s) 1099-INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse.

Future developments. For the latest information about developments related to Form 1099-INT and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099INT.

Free File Program. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.