ADVANCE YOUR REACH
Your Advance Guide

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A LITTLE TEAMWORK GOES A LONG WAY
HSBC Advance
Designed with your needs in mind.

HSBC Advance fully understands your pursuit at different life stages. From everyday banking to Wealth Management, from borrowing for your first home to planning for your children’s future and family protection, HSBC provides professional financial support with a fast and convenient digital platform, full range of wealth products as well as lending solutions.

At HSBC, we’d never claim to play a starring role in your successes, but we’re here to help you in every way we can. Read on to see how our priority service, preferential offers, financial expertise and digital banking solutions can help you and your family achieve the financial goals earlier.
SPEND LESS TIME ON YOUR FINANCES AND FOCUS ON THE IMPORTANT STAFF
Fast access and control of your money Whenever you need it, wherever you are.

As an HSBC Advance customer, you can do your day-to-day banking any time of the day or night. Secured internet, telephone and mobile banking keep you in control of your money, wherever you are in the world. You’ll also enjoy a range of extra benefits such as access HSBC China WeChat Service Account, HSBC ATM access worldwide, instantaneous international fund transfer via Global Transfer to self and etc. Because if there’s a way we can help, we will.

- Mobile banking at your fingertips, you can download HSBC China App and access to HSBC China WeChat Service Account.
- Full access to HSBC’s Global View service and make real time international fund transfer between your HSBC Advance accounts via Global Transfer.
- Dedicated support from a Telephone Banking team, 24 hours a day, seven days a week.
- Worldwide access to your cash from any HSBC ATM.
- HSBC Travel Credit Card, your second passport to the world. If you are eligible qualified* Advance customer, you could enjoy 1st year annual fee 30% off and a wide range of privileges includes high-end hotel accommodation special offer, Airport/Railway VIP Lounge service, best-in-class mileage program and travel delay insurance.

* Remarks: Qualified Advance customer is defined as Advance customer with recent three consecutive months’ Total Relationship Balance greater than or equal to CNY100,000 (or its equivalent in any other currency). Eligibility is defined that you are qualified Advance customer for three consecutive months before your credit card approval(excluding the month of your credit card approval) or you are qualified Advance for three consecutive months within the five months after your credit card approval(excluding the month of your credit card approval).
SOMETIMES TECHNOLOGY CAN BE A POWERFUL ALLY
Online, on mobile, on WeChat, and on your side.

Whether you are trying to manage your cash flow or are making big plans for the future, our digital financial tools are here to help. These tools make it easier and faster to trade currencies, calculate loans and keep track of your financial progress online or via our mobile app.

Simply because whatever your ambitions, we want to help you get there at a pace that suits you.

- Mobile Banking app – Available on iPhone, iPad or Android smartphones.
- Online tools and systems to fully support your banking needs, e.g. Transfer, Deposit, Mortgage Loan Calculator, Online FCY-LCY conversion system and 24-hour real time foreign currency exchange service, Dual Currency Investment, Online QDII Trading Platform and Online Structured Products Trading Platform, etc.
- Link your debit card as default payment card with Apple Pay, to achieve secure and convenient mobile payment.
- Link with Alipay or JD Pay for instant online payments.
- Instantaneous international fund transfer via Global Transfer to self.
- No more queues, round-the-clock remote control on your finance.
- Personalized digital push alert to help you manage your finance.
HOPES AND DREAMS ARE ALWAYS WORTH KEEPING AN EYE ON
Financial expertise and support, tailored to your needs.

No matter how good you are with your money, there will be times when you want a little advice or support. That’s why our team of experts is more than happy to talk with you in person or over the phone about any of your financial needs. So whether you’re planning a move or just planning ahead for the future, we’ll support you in every way we can.

- Professional Advance Managers and expert advice to help you reach your goals.
- Savings and investment plans to help you save, build wealth and plan ahead for the future.
- Comprehensive mortgage service.
- Protect your most valuable assets - health and life.
- Provide financial support for future education of yourself and your children.
- Protect your lifestyle after your retirement.
- Ensure your financial plans work well to fit for your different life goals.
HERE'S TO MORE MOMENTS WORTH SHARING
Preferential offers and personalized rewards, just for you.

There’s no such thing as a typical HSBC Advance customer, which is why we make the effort to understand your needs and how you like to bank. We’ll provide localized offers and rewards that we think you’ll be interested in, as well as discounts that we’re sure you’ll enjoy. Because if we want to help you reach your individual goals, we need to treat you like an individual.

- Unparalled and convenient Home Mortgage Loan service in RMB and foreign currencies (for eligible customers only).
- Provides you with potential return and risk control through various payoff terms.
- Enjoy series of privileges and free services specially designed to Advance customers.
RIGHT BY YOUR SIDE WHEREVER LIFE TAKES YOU
Our home loan advisors will provide you with one-on-one service every step of the way to make the experience of buying your dream home as hassle-free as possible.

- Dedicated Mortgage specialist to assist you throughout the whole process and relationship manager to take care of your post-drawdown service and other banking needs.
- Set up appropriate mortgage plan to help on your home purchasing with either CNY or foreign currencies (for eligible customers only).
- You can enjoy professional consultation, preferential interest rate, flexibility repayment options and extra services*.

* Remarks: These services will be provided according to regulatory requirements which may change from time to time. The Terms and Conditions are subject to the final agreement between the Bank and the applicant.
IF IT'S IMPORTANT TO YOU
IT'S IMPORTANT TO US
Personal ambitions are never achieved alone. If you’ve got big plans for the future, HSBC Advance can help you achieve them. So if you have any questions or would like to find out more about relevant limitations on services and products, please visit our website, give us a call or drop into your local branch.

Visit: www.hsbc.com.cn/Advance
Call: 400-820-8878
SERVICE GUIDE
This handy service guide gives you below information you need to make the most of HSBC Advance

1. Hotline Service

HSBC Advance 24-hour hotline: **400-820-8878**
(Please dial China country code +86 if you are calling from overseas)

2. HSBC Advance Monthly Service Fees

You can enjoy the full scale banking services offered by HSBC Advance by meeting certain criteria or paying a monthly service fee as below:

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Monthly Service Fee²</th>
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<tr>
<td>(a) Total Relationship Balance (TRB)¹ of CNY 100,000 or above</td>
<td>Free</td>
</tr>
<tr>
<td>(b) For HSBC Advance customer with home mortgage loan under the same customer number and only during the period when there is remaining outstanding home mortgage loan balance</td>
<td>Free</td>
</tr>
<tr>
<td>(c) Not meeting (a) and (b)</td>
<td>CNY 100 or equivalent per month</td>
</tr>
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Maximum Transfer / Cash Withdrawal / Spending Limits

HSBC has set the following maximum transfers / cash withdrawal / Spending limits per customer (subject to the compliance of local laws and regulations):

<table>
<thead>
<tr>
<th>Transaction type</th>
<th>Maximum limit</th>
</tr>
</thead>
</table>
| Transfers to Self-named Accounts within HSBC (including joint accounts\(^3\)) | The limit for each transaction is CNY 500,000 or equivalent  
The daily accumulated limit is CNY 5,000,000 or equivalent |
| Transfers to predesignated third party accounts\(^4\)       | CNY 50,000 or equivalent  
(daily transfer limit per predesignated third party account)  
Maximum 10 counts of daily Transfer is allowed  
(Note: Total daily transfer limit for all predesignated third party accounts should not exceed CNY 50,000 or equivalent) |
<table>
<thead>
<tr>
<th>Transaction type</th>
<th>Maximum limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfers to Self-named Accounts within HSBC (including joint accounts⁵)</td>
<td>The daily accumulated limit is CNY 5,000,000 or equivalent</td>
</tr>
<tr>
<td>Maximum settable limit for transfers to non-predesignated third party accounts⁵</td>
<td>CNY 1,000,000 or equivalent for one day</td>
</tr>
<tr>
<td>Maximum settable limit for transfers to predesignated third party accounts⁵</td>
<td>CNY 2,000,000 or equivalent for one day</td>
</tr>
</tbody>
</table>
| Global Transfer to Self-Named Accounts within HSBC | China Resident: Daily limit of USD50,000 or equivalent for overseas transfers  
Non-China Resident: Transfers within your global HSBC accounts  
Daily limit of USD200,000 or equivalent  
Transfers made through Global Transfer, including to self-named and third-party accounts within HSBC, has a daily total limit of USD200,000 or equivalent. |
**Debit Card**

<table>
<thead>
<tr>
<th>Transaction type</th>
<th>Maximum limit</th>
</tr>
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<tbody>
<tr>
<td>RMB account: You can withdraw cash from your RMB account through domestic ATMs or through CUP overseas ATMs (which are not HSBC Group ATMs) with daily cumulative limit.</td>
<td></td>
</tr>
<tr>
<td>- The cumulative limit of your debit card through domestic ATMs</td>
<td>CNY 20,000 or equivalent for one day</td>
</tr>
<tr>
<td>- The cumulative limit of your debit card through CUP ATMs outside mainland China</td>
<td>CNY 10,000 or equivalent for one day if the cumulative limit and balance of RMB account could support it.</td>
</tr>
<tr>
<td>Foreign currency account</td>
<td>You can withdraw local currency outside mainland China from your foreign currency account through HSBC Group ATMs (with or without CUP logo, except in Taiwan) with daily cumulative limit of CNY 10,000 or its equivalent.</td>
</tr>
<tr>
<td>Yearly cumulative limit of cash withdrawal outside mainland China of bank cards by person</td>
<td>The cumulative limit of cash withdrawal outside mainland China of your all bank cards (including supplementary card) is CNY 100,000 or its equivalent for one calendar year (i.e. from 1 Jan to 31 Dec). Should the limit is exceeded, cash withdrawal outside of Mainland China will not be allowed in the year and the following year.</td>
</tr>
<tr>
<td>POS Spending</td>
<td>Default CNY 50,000 for one day, you can apply for adjusting to new limit with maximum amount capped at CNY 1 million</td>
</tr>
<tr>
<td>- Apple Pay</td>
<td>• CNY 10,000 for one transaction • CNY 10,000 for one transaction</td>
</tr>
<tr>
<td>- UnionPay</td>
<td>• CNY 50,000 for one day • CNY 50,000 for one day</td>
</tr>
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</table>
Customers need to go to HSBC branch to enable Non-counter Transfer Service. After opening the service, customers could adjust the limit within the maximum settable limit by the following methods, or contact hotline or visit any HSBC branch in mainland China.

To manage limits
If you wish to adjust any of the following limits, please log on to Personal Internet Banking or Mobile Banking:
• Daily transfer limit to your own accounts (CNY): 0.00 minimum - 5,000,000.00 maximum
• Transfer to third party predesignated payee/Daily(CNY): 0.00 minimum - 2,000,000.00 maximum
• Transfer to third party non-predesignated payee/Daily(CNY): 0.00 minimum - 1,000,000.00 maximum
• Number of transfers to third parties/Daily: 0 minimum - 10 maximum
• Third party Express Payment/Daily (CNY): 0.00 minimum - 20,000.00 maximum
• UnionPay online payment/Single transaction (CNY): 0.00 minimum - 10,000.00 maximum
• UnionPay online payment/Daily (CNY): 0.00 minimum - 50,000.00 maximum

Automated reset limits to zero
Your third party transfer limits to non-predesignated payee accounts through HSBC Personal Internet Banking will be reset to zero if:
• You have not logged on to the respective channel for 12 months
• You have not made a non-predesignated third party payment on the respective channel for 12 months
General security tips for Personal Internet Banking, "HSBC" Mobile Banking, WeChat Service Account, Phone Banking and ATM Password / PIN / Username / Security Device/Mobile Security Key protection advice

Security tips
For your own security, it is important that you keep your password/PIN/Username confidential. You should also change your password/PIN regularly.

- Make sure no one sees your password/PIN/Username at all times
- When choosing your password/PIN, do not use your identity card number, telephone number, mobile number, birthday or any commonly used number sequences such as 888888 and 123456, or add 00 to these numbers
- Do not use the same or similar password/PIN/Username for different banking or online services
- Change your password/PIN regularly
- Memorise your password/PIN/Username and never write it down. Keep it private and do not disclose it to anyone
- Under no circumstances will our Bank staff, the police or any genuine parties ask for your password/PIN
- HSBC will never contact you and ask for your log on details and personal information for Personal Internet Banking, phone banking or ATM services. These include your Username, password, PIN, account number, identification/passport number, address, phone number, etc.
- HSBC will never disclose such information in our emails other than your name for personalisation purposes, nor ask you to confirm any personal data by replying to our email*
- When you call us, you may be asked to input your Personal Internet Banking Username or input your phone banking PIN for authentication. Do not mention your PIN or Personal Internet Banking password during the call as no call centre representative will ever ask for this over the phone. If you have forgotten your PIN, a few questions relating to your personal information, NOT your passwords or PIN, will be asked for authentication
- Keep your Security Device in a safe and secure place
- Never personalise your Security Device in a way that would allow others to specifically associate it with you (i.e. name, address, etc.)

* The only exception is when you interact with our customer service representatives through Message Centre in HSBC Personal Internet Banking, which may involve some personal information. In such cases, the information is transmitted and stored via an encrypted secure online platform. You need to use your Personal Internet Banking Username, password and security device to read and send such information.
2 Personal Internet Banking Precautions

HSBC Personal Internet Banking usage precautions

- Protect your computer
- Install anti-virus/anti-spyware software on your computer to protect it from known viruses or spyware. The software should be updated regularly to ensure that you have the latest protection
- Install a personal firewall on your computer. It is designed to help prevent hackers from accessing the computer it is installed on. When installing such software, follow the manufacturer’s recommendations for “conservative” access control
- Download and apply security updates and patches to the PC/browser when they are made available
- Protect yourself
- Never access Personal Internet Banking from public places or from shared computers such as those in cyber cafes or public libraries
- Close all browser windows before you log on to Personal Internet Banking. While you are in a Personal Internet Banking session, we recommend that you do not open other internet browsers and access other websites. This can help to ensure your financial information is protected and blocked from unauthorised access via another website
- Check your last log on date, time and status displayed on “My HSBC” page after you have successfully logged on to Personal Internet Banking. If you suspect anything suspicious, please contact HSBC immediately
- Use the “LOG OFF” button to exit. Do not exit by closing the window
- Never leave a Personal Internet Banking session unattended at any time
- Disconnect from the internet when you have finished using it. Avoid leaving your connection on, especially with broadband access, unless you’re actively using it

3 Ensure "HSBC" Mobile Banking and WeChat Service Account security

- Please download and install “HSBC” app by an official channel.
- Do not disclose personal identification documents, mobile phone numbers, bank cards, SMS verification codes, etc. to others.
Phone Banking Precautions

- Avoid sharing with others on your mobile device. Sign in with your own phone or tablet. The automatic lock screen and the lock screen password should be set for the mobile phone, so that even if someone else gets the mobile phone, it cannot be opened for use, and the security is fully guaranteed. Mobile phones or tablets that have been cracked or rooted should not be used.
- If your mobile device supports biometrics, such as fingerprint login or face login, you therefore should ensure that your Mobile Device only stores your own fingerprint(s), facial map, or other biometric data, and will not store anyone else’s Biometric Credentials.
- When using Wi-Fi wireless Internet access, use a trusted Wi-Fi wireless network or service provider and enable security measures, such as using Wi-Fi Protected Access (WPA; developed by the Wi-Fi Alliance to secure wireless computer networks.)
- When you following HSBC official WeChat Service Account "汇丰中国客户服务", please make sure it is verified by Tencent. In order to protect your information, please clean up the history of WeChat public account regularly. When your WeChat password is found to be stolen, it is necessary to promptly contact the Tencent Anti-fraud Center (110.qq.com).
- Please make sure your mobile device is in your sight when you logon HSBC digital channels through them. Please click ‘Exit or logout’ button when you want to exit.
- Please make sure that your current mobile phone number on the bank is correct. This will not only enable you to use some of HSBC digital channel functions normally, but you will also receive timely reminders when an abnormal login occurs in the online banking account.

ATM Precautions

- Keep your ATM card in a safe place. Report card loss immediately through our HSBC Advance hotline or visit any HSBC branch in mainland China (if your ATM card is issued by an HSBC Group member)
- Never give your ATM card to anyone
• If you observe any suspicious device (e.g. pinhole camera) or activity (e.g. shoulder surfing), contact our Bank staff during office hours or call HSBC Advance 24-hour hotline: 400-820-8878 (Please dial China country code +86 if you are calling from overseas)  
• Cover the keypad while you enter your PIN  
• Remember to remove all your belongings, e.g. ATM card, cash and receipt, if any, before you leave the ATM  
• Cancel the transaction if you notice anything suspicious or if any other problem arises  
• Do not accept assistance from strangers. If you encounter any problems at the ATM, contact the Bank  
• Count your cash only in secure surroundings  
• If you want to keep a record of the transaction, please keep your receipt and do not leave it at or near the ATM  
• Keep your ATM card in a safe place.  
• Do not place your card close to any magnetic material, e.g. electronic devices, mobile phones, etc.  
• When you are instructed to take your card from the ATM machine, do not push it back into the “Insert Card” slot

Debit Card

• Please keep your PIN safe. Disclosure of your PIN will put you at great risk.  
• Make sure nobody sees you entering your PIN when you are changing it at an ATM  
• Do not use your ID card number, birthday, telephone number or commonly used sequences (e.g. 888888, 123456, 000000, etc.) as your PIN  
• Memorize your PIN and keep it confidential  
• Do not write your PIN down. If you have to do it, please keep the note separate from your debit card  
• Change your PIN regularly  
• Do not share your PIN with anyone, including HSBC employees  
• Keep your debit card safe. If your debit card is lost, stolen or forged, please contact any HSBC China branch immediately, or call HSBC Advance 24-hour hotline: 400-820-8878 (Please dial China country code +86 if you are calling from overseas). You should also report the case to the police immediately. If you find your lost or stolen debit card after the incident, please inform the bank immediately and do not use the card  
• Never give or lend your debit card to anyone else  
• Do not place your debit card close to magnetic materials, including mobile phones and other electronic devices  
• Keep your debit card and identity documents separate
1. Total Relationship Balance (TRB) as specified in the Tariff of Accounts and Services for Personal Customers issued by the Bank from time to time. Your joint account total relationship balance will be included into your sole account TRB when conduct your sole account TRB’s system calculation. The “Total Relationship Balance” mentioned herein refers to the combined monthly average balance of all the accounts under the same customer number, which includes:

- CNY / foreign currency deposits;
- Investment principal amount(s) of Dual Currency Investment(s) and Structured Investment(s) (Capital Protected at Maturity / Partially Capital Protected at Maturity);
- Market value of other investment product(s) (including Overseas Investment Plan);
- Point of time cash value of traditional life insurance product(s) (including annuity insurance, whole life insurance, endowment insurance, critical illness insurance and universal life insurance) as at day end of the third to last working day of the current month;
- Point of time market value of investment account(s) under investment linked insurance product(s) as at day end of the third to last working day of the current month.

Remarks and notes:

(1) The insurance product(s) as mentioned above will be included in the Total Relationship Balance calculation of the current month if the relevant policy effective day is on or before the third to last working day of the current month and will start to be included in the Total Relationship Balance calculation from the next month if the relevant policy effective day is on or after the second to last working day of the current month.

(2) The Total Relationship Balance calculation doesn’t include protection insurance product(s) (protection insurance product(s) refer to term life insurance, credit enhancement insurance and general insurance such as travel insurance, accidental insurance and health insurance).

(3) Working day refers to such working day in Mainland China as determined pursuant to the announcement or provisions issued by the relevant governmental organization in Mainland China.

(4) The above mentioned cash value or market value of insurance product(s) will be provided to the Bank by the relevant insurance company(ies), and the Bank takes no liability for the information and data provided by the relevant insurance company(ies).
2. The Monthly Service Fee will be charged to customers if not meeting the prevailing criteria starting from the following month after account opening, subject to any restrictions under applicable laws and regulations.

3. Predesignated is required for transfer between joint accounts. No transfer in foreign currency is allowed between joint accounts.

4. Please visit any HSBC branch in mainland China to pre-register third party accounts.

5. Customers need to go to HSBC branch to enable Non-counter Transfer Service. If a customer choose not to open Non-counter Transfer Service during account opening, but do have Non-counter Transfer need when using the account, customer could visit HSBC branch and complete the “Non-Counter Transfer Service Enable/Change Request Form”.

6. For fees and charges of using debit card at ATMs and card replacement, please contact any HSBC branch in mainland China, our HSBC Advance Hotline or visit HSBC Internet Banking.

7. For other limits outside mainland China, please visit HSBC website at www.hsbc.com.cn