

Embrace your full life



Rise to the challenges of your full life

When your life becomes about more than just you, there are more responsibilities to shoulder and more choices to make; as well as more opportunities to grasp and more dreams to fulfill. We're here to support you with the surprises life has thrown at you, to help you nurture the prosperity of your family and to help you plan for whatever you want your future to bring.



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Welcome to HSBC Premier

Welcome to your fuller life

HSBC Premier is designed to meet the needs of your full life, whatever they may be. This brochure introduces you to the many benefits and services we offer you as an HSBC Premier customer. If you have any further questions, please don't hesitate to contact your Customer Relationship Manager or call us at +86 400-820-8828 or +86 21-388- 8828 for more information.

Eligibility criteria for HSBC Premier

Before enjoying the benefits of being a member of HSBC Premier, a reminder on eligibility for HSBC Premier.

HSBC Premier is available to you if you are aged 14 or over, and:

- ▶ You need to have at least RMB500,000 (or equivalent)
Or, if you're applying for Premier Family, you'll need a Total Relationship Balance of at least RMB500,000 (or equivalent) across your family's accounts. Take a look at our Tariff of Accounts and Services for Personal Customers for more information.

- ▶ If you're Premier in one part of the world, you're Premier everywhere
So if you've already met the criteria as a Premier customer in another country, you don't need to worry about meeting the minimum balance requirements, no matter where you are.
- ▶ If you no longer meet the criteria, we'll charge you a monthly fee

A monthly service fee of RMB300 (or its foreign currency equivalent) will be charged every month if the Total Relationship Balance of all the accounts under the same customer number falls below RMB500,000 or its equivalent in the previous month. It will also be charged if the average Total Relationship Balance of all family members of one Premier Family falls below RMB500,000 or its equivalent in the previous month.

Please refer to our Tariff of Accounts and Services for Personal Customers for more information.

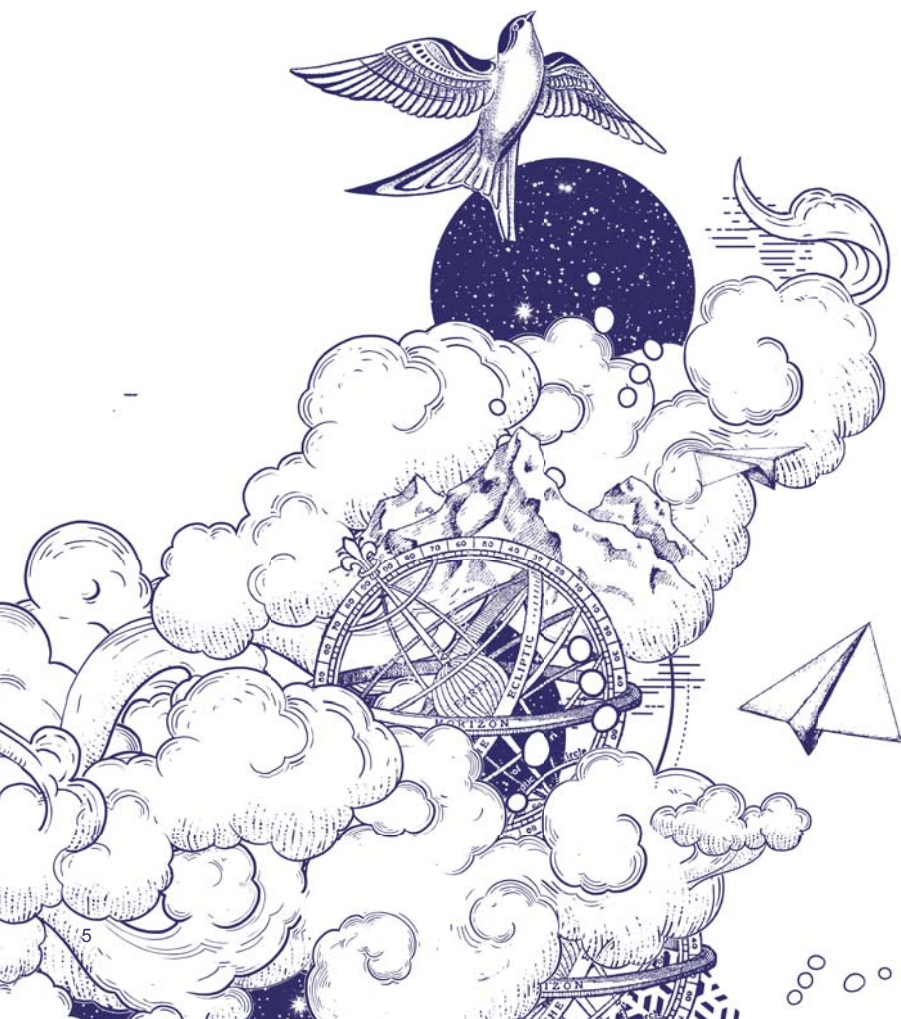
Please refer to HSBC Premier Junior Account Section for more information.



Enjoy banking services with ease

Your hard work has resulted in a life full of choices and challenges.

So when it comes to managing your financial needs, you deserve that same hard work from us. That's why your HSBC Premier Bank Account includes exclusive access to a range of preferential banking services and rewards.



Enjoy preferential access

However big (or small) your family is, wherever in the world you are, and whatever life throws at you, HSBC Premier is always here to take care of your family's finances, leaving you with more time to take care of the people you love.

It's our premium service that gives you the banking and investment expertise you need to make your money work harder for you and your family.

Your money

HSBC China offers you a wide range of products and services. For savings accounts and time deposits, we support RMB and up to 10 foreign currencies, including HKD, USD, JPY and EUR.

- ▶ Multiple Foreign Currency Accounts: Personal Foreign Currency Accounts including foreign currency exchange accounts and foreign currency notes accounts
- ▶ Foreign Currency Savings Account: Access multiple foreign currencies under the same account with convenience and ease
- ▶ Foreign Currency Call Deposits: Providing higher interest rates than a Savings Account, giving you flexible access to your savings. Please note, to withdraw deposits, we require written notice of at least 7-days in advance
- ▶ Foreign Currency Time Deposits: Providing multiple deposit periods and potentially higher interest rates than a Foreign Currency Call Deposit. Interest rates may vary between different currencies and deposit periods. Suitable for short-term spare foreign currency funds
- ▶ Renminbi Account: Includes general RMB settlement account, cheque settlement account, overseas RMB savings account
- ▶ Renminbi Savings Account: Meet your daily financial needs with instant access to your account
- ▶ Renminbi Call Deposits: Available deposit periods of 1 day or 7 days and higher interest rates than an RMB Savings Account
- ▶ Renminbi Time Deposits: Providing higher interest rates than Renminbi Call Deposit to help you manage your RMB assets
- ▶ Personal Large-Denomination Certificates of Deposit: Providing higher interest rates than a Time Deposit to enrich your asset allocation.



Your mortgage¹

Take a step towards your dream home, whether you are a PRC resident or not, HSBC can help you find your dream home with our streamlined and personalised mortgage service.

Key benefits:

- ▶ Currencies offered - HKD, USD, RMB (Notice: Domestic individuals can only apply for RMB loans)
- ▶ Loan period: Up to 30 years for both first-hand and second-hand home purchase
- ▶ Comprehensive Service – our home loan advisers will meet you in person and take you through the process, step by step to make your experience of buying a home as hassle-free as possible
- ▶ Convenient repayment: With HSBC's global network, you can use HSBC Global Transfer to easily transfer funds from overseas to your personal loan repayment account in HSBC China to make repayments

We offer three repayment options:

- ▶ Monthly Straight Line: The monthly repayment amount is fixed and you can accurately control your income and expenditure budget
- ▶ Fortnightly Straight Line: Pay every two weeks with a fixed repayment amount, enabling you to save on interest expense and accelerate the repayment of the principal amount
- ▶ Monthly Reducing Balance: The amount of repayments decreases every month, thus saving the overall loan interest expense

Note: Services are provided subject to prevailing regulatory requirements (including, but not limited to, foreign exchange restrictions), which may change from time to time. Terms and Conditions are subject to the mortgage contract between the Bank and the applicant.

Your credit card¹

Our credit cards are designed to support your lifestyle and can act as your passport to a world of benefits. Enjoy a world of opportunity, first-class customer service and extra rewards when you choose the HSBC Premier Credit Card and Premier Travel Credit Card.

Premier Credit Card holders can enjoy multiple benefits, including but not limited to the following:

- ▶ Waived international transaction service fees when you are spending a foreign currency other than your home-base currency
- ▶ Enjoy free, unlimited Wi-Fi through Boingo at over 1 million hotspots worldwide. For HSBC Premier USD World Card holders (Those with the Mastercard logo and World logo shown on the card)

Premier Travel Credit Card holders can enjoy multiple benefits, including but not limited to the following:

- ▶ Business Class promotions, VIP Lounge Service at airports/High-speed rail stations
- ▶ Take advantage of our unique collection of special discounts for five-star and high-end hotel accommodation, food, entertainment and shopping specials
- ▶ Enjoy extra protection such as flight delay insurance, lost card protection, emergency card replacement, emergency cash, etc.

For specific credit card promotions and rules, please refer to HSBC China Credit Card official website: <https://creditcards.hsbc.com.cn/portal/cards>

Personal Study Loan¹

This product is a personal loan issued by our bank to the borrower to cover tuition fees for the borrower's children if they study abroad. No collateral is required and the loan amount must comply with the tuition/lodging fee (if applicable) provided by the school. The approved loan amount can be up to RMB 300,000. The minimum loan application amount is RMB 10,000.

Privileges exclusive to the Personal Study Loan

- ▶ Preferential interest rates: Low annual interest rate of 6.66%*.
- ▶ Exclusive services for your convenience:
Fast pre-approval: A formal loan application is not necessary and obtain pre-approval of eligibility within a minute.
Upon receipt of tuition fees: Once HSBC receives a formal notice of tuition fees from the school, the amount is directly transferred from our bank to the school account.
- ▶ One-to-one service: Our Personal Loan advisor can provide tailored service, and is also available for on-site appointments.

Personal Study Loan Overview

- ▶ The Personal Study Loan is an unsecured loan service limited to personal use provided by our bank to those with a stable source of income.
- ▶ Loans are limited to study abroad purposes only.
- ▶ This loan service is currently not available to those who are self-employed, private business owners, and freelancers.
- ▶ There are many loan period options spanning 1/2/3/4/5 years.

Basic Applicant Information Required:

- ▶ PRC 2nd generation ID card, proof of employment, proof of income, and proof of current residential address.

*Loan Tips:

1 This service will first be launched in the following cities: Shanghai, Beijing, Guangzhou, Shenzhen

2. The quoted interest is subject to change at our discretion according to customer qualifications, promotions, or changes in our pricing strategy. For information on loan terms, procedures, promotional activities and approval of loans, our bank reserves the right of final decision.

3 Required application documents for the Personal Study Loan include, in addition to the above "Basic Applicant Information Required", the confirmation of acceptance, tuition fee notice, student passport and valid visa, "Personal Foreign Currency Purchase Application", and the "Application for Funds Transfer (Overseas)"

4 The above information is for reference only, and does not constitute the sale of any products or services, offers, invitations or suggestions. If you plan to apply for any of the aforementioned products, please ask the bank for the relevant product documentation and all information related to the product. All rights and obligations are subject to the applicable product documents.

¹Certain benefits and features are not available to Premier Junior Account holders. Please refer to Premier Junior Account for more details.

Manage your money effortlessly

We know your life isn't just 9-5. So ours aren't, either. HSBC Premier enables you to manage your accounts wherever, whenever and however you want to.

Our Mobile App¹

Transfer money and see your account balance when you're on the go. Our App, HSBC China Mobile Banking, helps you manage your personal account anytime, anywhere, now available for Android and iOS.

The new HSBC China mobile app focuses on user experience. As your 'Financial Assistant', it provides comprehensive services including money transfer, wealth management, and credit card services. All delivered with professionalism, safety and convenience - anytime, anywhere.

Talk to us on WeChat¹

Follow our WeChat service account and link your HSBC Debit Card, Credit Card or Renminbi Savings Account. You can safely make balance checks, deposits, and money transfers. You can get updates on the latest marketing events and also chat with us anytime.

24/7 Customer service¹

Bank anywhere, anytime with Phone Banking from HSBC. Call our 24/7 customer service hotline to talk to our professional customer service representatives for assistance or access an easy-to-use Interactive Voice Response.

With HSBC's Interactive Voice Response, you can check account balances, manage your Time Deposits and change maturity instructions for existing Time Deposits, conduct transfers and payments between your personal/joint* HSBC Renminbi accounts or to other bank accounts under the same name and the same type of account**. (Please visit an HSBC branch to conduct the pre-designation and set-up.)

Internet Banking¹

Manage your money online. Quick and simple, Internet Banking puts you in control of your accounts at all times.

The main functions include account inquiry, domestic renminbi payments, overseas remittances, Global View, personal FX conversion, 24-hour foreign currency exchange, purchase of Dual Currency Investment products, and the opening of new Time Deposit of local currency or foreign currency at any time.

To learn more about Internet Banking, please refer to the following link:

<https://www.hsbc.com.cn/en-cn/ways-to-bank/online/>

* the joint account must be pre-designated in order to make such transfer.

** the other bank accounts must be pre-designated and set with an upper limit to make such transfer.

A. 24-hour Foreign Currency Exchange

HSBC China offers a Foreign Currency Exchange Service to Internet Banking customers when the required single transaction meets the minimum amount. You can exchange foreign currencies around-the-clock to meet your FX needs and protect your asset value. We provide competitive exchange rates for up to 10 major foreign currencies (including: USD, EUR, HKD, JPY, GBP and AUD). Service hours are listed under Internet Banking on both the introduction page and service prompts.

B. Online FX conversion

Eligible customers can submit online conversion instructions through Internet Banking to handle non-operating settlement and sales orders for current accounts within the annual limit. Successfully submitted instructions will be executed in real-time. Service hours are listed under Internet Banking on both the introduction page and service prompts.

C. Structured Investment products

Eligible customers can conduct Structured Investment Products online trading through Internet Banking. Service hours are listed under Internet Banking on both the introduction page and service prompts.

D. Dual Currency Investment

Eligible customers can conduct Dual Currency Investment (Basic Type) online trading through Internet Banking. Service hours are listed under Internet Banking on both the introduction page and service prompts.

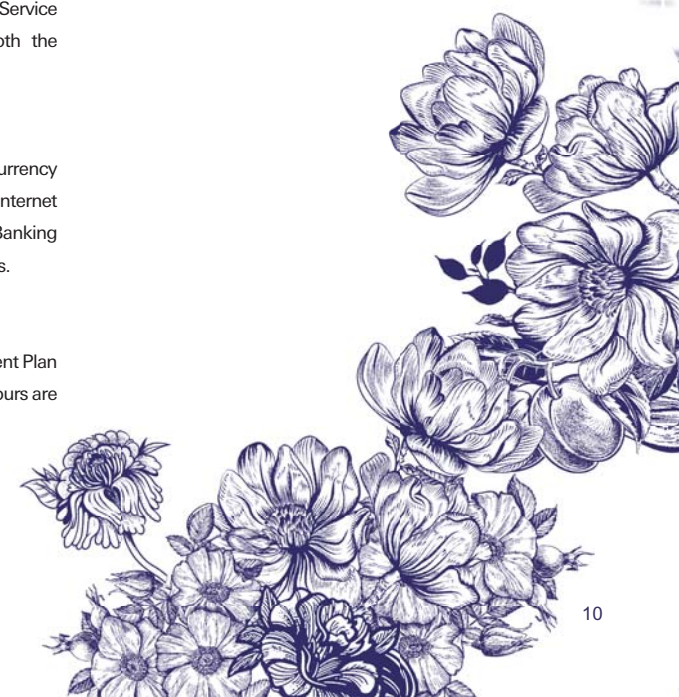
E. Overseas Investment Plan

Eligible customers can conduct Overseas Investment Plan online trading through Internet Banking. Service hours are listed under Internet Banking on both the introduction page and service prompts.

Link to your Alipay¹

You can now link your HSBC China Debit Card or Credit Card to Alipay and conduct online transactions with a few clicks. We also provide you with the convenience of internet payments. Choose Alipay Express Payment to link your cards and easily complete payments by entering the dynamic password or/and Alipay payment password, no need to log on HSBC Internet Banking. You can also manage your daily payment limit via Alipay through our Internet Banking or Mobile Banking services.

¹Certain benefits and features are not available to Premier Junior Account holders. Please refer to Premier Junior Account for more details.



Wealth Management has never been this easy

Your wealth needs are exactly where our focus lies. Whatever you need, we've got a team of experts ready and waiting to help, and you can talk to them anytime, wherever you are. You'll be supported by wealth experts, global investment experts and specialist teams.

We offer carefully selected investment products and tailored solutions, helping you capture global opportunities and realise your dreams.

Rely on our expert support

Whatever you need, our team is here to help.

Meet your Premier Relationship Manager

They'll get to know you and your family, and then create a financial strategy that suits your needs.

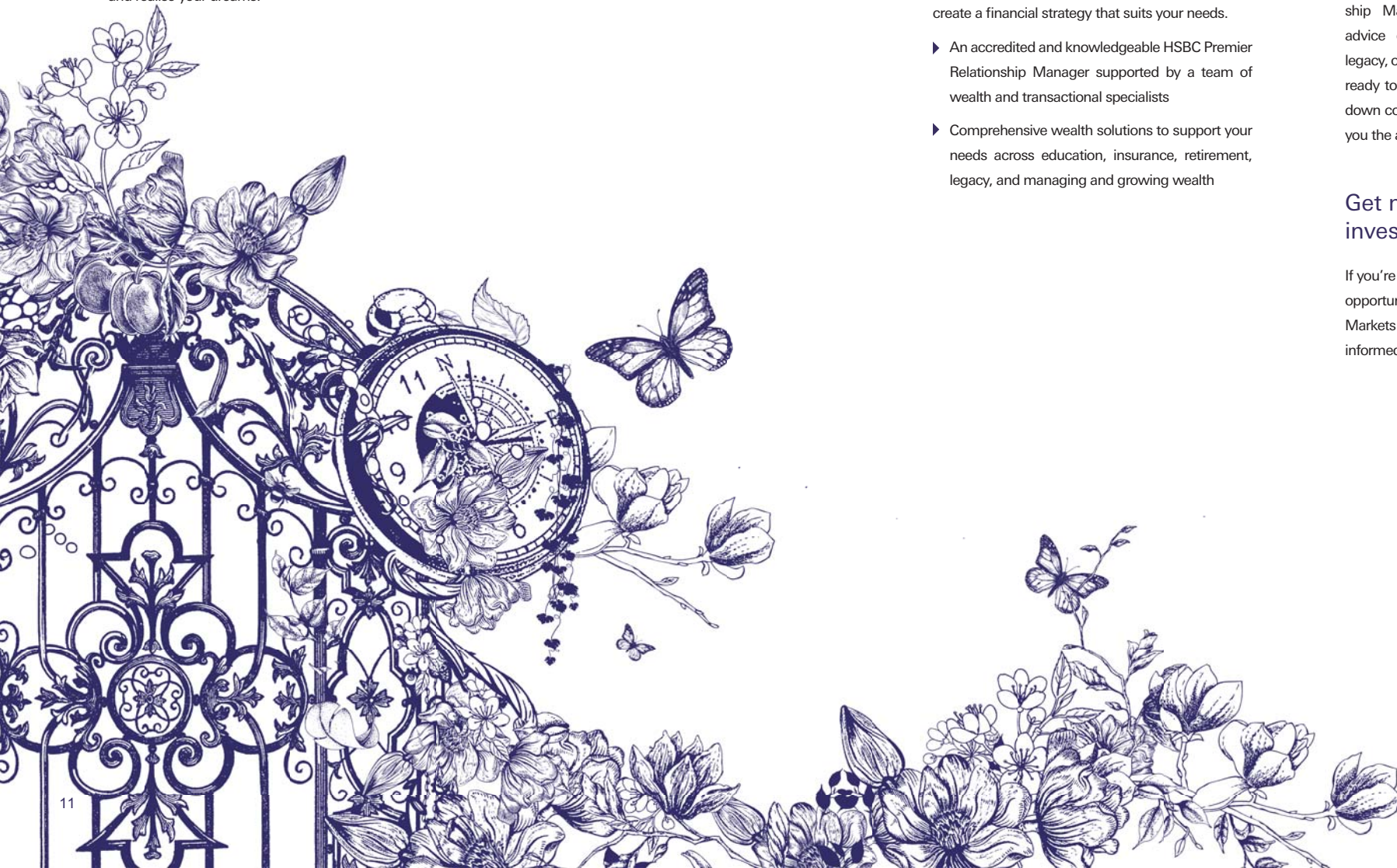
- ▶ An accredited and knowledgeable HSBC Premier Relationship Manager supported by a team of wealth and transactional specialists
- ▶ Comprehensive wealth solutions to support your needs across education, insurance, retirement, legacy, and managing and growing wealth

Get support from our specialists

A team of specialists sit alongside your Relationship Manager. Whether you're looking for advice on education, insurance, retirement, legacy, or growing your wealth, there's someone ready to support you. They can help you break down complex questions, analyse risk, and give you the advice you need to fulfil your dreams.

Get more out of your investments

If you're on the lookout for your next investment opportunity, we offer insights from our Global Markets and Insurance teams for you to stay informed and ahead of the latest trends.



Invest in your family's future

Whether you've been investing for decades, or you're just getting started, let us help achieve your goals.

Stay informed with global and local market trends with HSBC professional insights.

Regular product review

Your Customer Relationship Manager will provide personalized service to take care of your wealth management needs. If your investment needs or risk appetite change, we encourage you to contact your Relationship Manager about your investment products at any time.

Market Insights

In today's fast-paced financial world, the only way to stay ahead is to be on top of current market events. Tap into our unique market insights and investment analysis to stay informed about the latest trends and regional news with just a few clicks.

Products and Services¹

You can now enhance your wealth management by selecting investment products to meet your risk appetite and investment needs. We offer the following products and service:

A. Investment Products

A.1 Structured Deposits launched by HSBC China

Capture global opportunities and explore sound investment plans with HSBC's Structured deposits which are launched by HSBC Bank (China).

Key benefits:

- ▶ Global coverage of underlyings: HSBC's Structured deposit are linked to securities, ETFs, indices, funds, Gold ETFs and/or other financial assets in global markets such as the US, Europe and Asia and one or multiple underlyings can be chosen.
- ▶ Cutting edged philosophy: Besides linking to traditional financial assets, HSBC's Structured deposit can also linked to innovative indices, including major asset classes with active rebalancing, artificial intelligent powered equity selection, ESG (Environmental, Social, Governance), offering cutting edged investment philosophy and investment tools.
- ▶ Diversified structures: Structured deposit on shelf has 7 structures to tailored diversified market views (bullish, bearish, and fluctuation), investment periods, and can work along with other types of financial assets to achieve diversified portfolio, lower systematic risk, fulfilling portfolio needs.
- ▶ Partial or all capital protection level at maturity: Structured deposit provides different capital protection levels. When reach maturity, you may receive all or partial capital protection (capital protection level 90%-100%), helping you control the investment risk to certain extent.
- ▶ Convenient subscription channels: You can visit HSBC branches and talk with your relationship manager to know more about the potential return and investment risks of structured deposits. If you have already acquired the information, you may begin transaction of structured deposits through personal internet banking or mobile banking.
- ▶ Tailor-made solution: Besides those on shelf, we also offer Structured deposit online tailor-made solution. You can logon to Online

trading platform and click on "Tailormade". You can choose different payoff, underlying, and parameters based on your own market view and preference. The system will provide quotes and scenario analysis immediately, and product will be trade one day after order placement.

Risk Disclosure and Disclaimer:

Structured deposit is not a traditional deposit, but rather a product involving investment risks. You should act prudently in making the investment decision.

The information above is not and should not be regarded as an offer to sell or a solicitation for an offer to buy any financial product, and should not be considered as investment advice. If you are interested to know more information, please contact the Bank and carefully refer to product subscription document for detailed risks before making any decision.

A.2 Dual Currency Investment launched by HSBC China

Dual Currency Investment is a non-capital protected structured financial deposits with floating return. By linking to the performance of foreign exchange rates, you will have a chance to earn potential return, as well as meet your foreign currency investment needs.

Product information:

- ▶ A structure deposit linked to the performance of foreign exchange rates and has cooling-off period set up
- ▶ Choose your preferred currency pair- an investment currency and a linked currency, including USD, HKD, AUD, CAD, EUR, GBP, JPY, SGD, NZD and CHF
- ▶ Choose a suitable investment period, ranging from one week to two months, whatever suits your needs best
- ▶ Customer meet certain criteria may purchase Dual Currency Investment via HSBC Personal Internet Banking

Key benefits:

- ▶ A wide selection of investment choices to diversify investment risks
- ▶ Flexible investment period and differentiate risk levels to choose from
- ▶ On the transaction date, choose your preferred conversion rate between the investment and linked currency, based on the exchange rate you agree to convert at maturity

Risk Disclosure and Disclaimer:

Structured deposit is not a traditional deposit, but rather a product involving investment risk. You should act prudently in making the investment decision. The Bank does not provide any guarantee or promise on principal protection or investment return of the product. Investors should fully understand the investment risks and act prudently in making the investment decision. The information above is not and should not be regarded as an offer to sell or a solicitation for an offer to buy any financial product, and should not be considered as investment advice. The above information is only a brief introduction of the product(s). If you are interested to know more about these products, please contact the Bank and carefully read the Product Subscription Profile about detailed risks before making any investment decisions. You're welcome to consult an independent investment adviser for more details concerning the above investment product.

A.3 QDII products launched by HSBC China

HSBC provides you with global investment opportunities. You can enjoy the benefits of global investment and diversify investment risks with ease and peace.

Product Information:

- ▶ Set different minimum investment amounts according to the risk level of different products. (Please refer to the Product Subscription for details)
- ▶ Investment currency includes USD, RMB, HKD, AUD, CAD, EUR

Key benefits:

- ▶ Global asset with diversified allocation: Enables you to participate in investment opportunities in oversea stock markets, bond markets and commodity market. Products on shelf cover various asset classes to help build diversified portfolio and balance investment risk and return.
- ▶ Prudent products management: Strict product onboarding control, ranging from fund house selection to product review. Meanwhile, product on shelf will be reviewed on regular base, so as to ensure requirements are met and control risk.
- ▶ Various Online/Offline Channel: HSBC China onboard various automatic trading platform and online/offline channels. Customers can make subscriptions via online banking and WeChat platforms, besides visiting branches.

¹Certain benefits and features are not available to Premier Junior Account holders. Please refer to Premier Junior Account for more details.



Risk Disclosure and Disclaimer:

Wealth Management is not equal to deposit. Please be aware of the risk associated with the product and make prudent investment decisions. The Investment Plan is an open-end and publicly offered investment product, which is non-capital protected with floating return. Neither capital nor return is guaranteed. You may suffer substantial loss of capital. You should fully understand the investment risk and act prudently in making the investment decision. The Investment Plan has significant difference from traditional deposits, and involves investment risk. Investor may suffer capital loss upon redemption and the redemption proceeds could even be zero. You should fully understand the investment risk and act prudently in making the investment decision. The investment plan does not guarantee a return higher than other investment or deposit products, and the return may be zero. Under this plan, the investor is responsible for the credit risk of the Bank, overseas fund manager, overseas fund investment adviser, overseas bond issuer and overseas bond guarantor (if applicable), custodian bank, and overseas custodian bank. Investors may not transfer this investment plan unit to anyone other than the Bank. Not with standing the fact that investors do not directly invest in or hold overseas bonds issued by overseas issuers, but rather subscribe the investment plan issued by the Bank, all the risks associated with the Bank's investment in the overseas bonds will be passed onto investors as the overseas bonds issued by overseas issuers are the Bank's investment targets under this plan.

If the investment currency is not your base currency, and you choose to convert to other currency for the purpose of subscribing to this investment plan and/or you choose to convert the principal investment and return (if any) back to your base currency, your actual investment result could be affected positively or negatively due to exchange rate fluctuations. The exchange rate fluctuations (if any) might cause positive or negative effects.

The information above is not and should not be regarded as an offer to sell or a solicitation for an offer to buy any financial product, and should not be considered as investment advice.

The above information is only a brief introduction of the product(s). If you are interested to know more about these products, please contact the Bank and carefully read the Product Subscription Profile about detailed risks before making any investment decisions. You're welcome to consult an independent investment adviser for more details concerning the above investment product.

A.4 Local Unit Trust (public funds) distributed by HSBC China

We offer a range of Local Unit Trusts (public funds) distributed by HSBC China to meet your investment needs, assist you capture local investment opportunities, and diversify investment risks.

Product Information:

- ▶ Minimum investment amount of RMB10,000
- ▶ Enriched product portfolio covering equity funds, hybrid funds and bond funds

Key benefits:

- ▶ Participate in Local market investment opportunity
- ▶ Strict risk management and steady investment return to meet your investment decisions

Risk Disclosure and Disclaimer:

Local Unit Trust (public funds) is a non-capital protected investment product with floating returns. Please be aware of the risks associated with the product and make prudent investment decisions. Funds are not equivalent to deposits. Investors may enjoy a return or suffer loss based on the share value of a specific fund. Past performance is no guide to future performance. The price of units or shares and the income from them may go down as well as up and any past performance figures shown are not indicative of future performance. Returns are not guaranteed. The information above is not and should not be regarded as an offer to sell or a solicitation for an offer to buy any financial product, and should not be considered as investment advice. The above information is only a brief introduction of the product(s). If you are interested to know more about these products, please contact the Bank and carefully read the Product Subscription Profile about detailed risks before making any investment decisions. You're welcome to consult an independent investment adviser for more details concerning the above investment product. Local Unite Trust (public funds) is issued and managed by the third party product providers. Under no circumstances will HSBC China (as a sales agent of fund houses) be liable for the responsibilities of investment, redemption and risk management.

A.5 MRF-Recognised HK Funds distributed by HSBC China

MRF-Recognised HK Funds enables you to capture overseas investment opportunities and enhance your global asset allocation. The product is distributed by HSBC Bank (China).

Product Information:

- ▶ Support RMB, USD, HKD and AUD
- ▶ Minimum investment amount of 10,000RMB, 1,000USD, 15,000HKD, 2,000AUD
- ▶ Cooperate with several overseas fund companies to provide a variety of product options

Key benefits:

- ▶ Invest overseas and enhance asset allocation with MRF -Recognised HK Funds
- ▶ Multi-currency portfolio to realise comprehensive asset allocation

Risk Disclosure and Disclaimer:

MRF-Recognised HK Funds is a non-capital protected investment product with floating returns. Please be aware of the risks associated with the product and make prudent investment decisions.

Funds are not equivalent to deposits. Investors may enjoy a return or suffer loss based on the share value of a specific fund.

Past performance is no guide to future performance. The price of units or shares and the income from them may go down as well as up and any past performance figures shown are not indicative of future performance. Returns are not guaranteed. Besides investment risks of investing in funds, MRF-Recognised HK Funds also involves some specific types of investment risks that you should especially be aware of, including but not limited to Quota Exhaustion of MRF-Recognised HK Funds, local subscription limits, difference in information revealing rules, tax rule influence, etc. The investment risk is not limited to the above mentioned ones, and the disclosure and disclaimer is not specified to specific fund's characteristics and circumstance. Therefore, please be sure to carefully read the disclaimers in the specific type of funds' legal documents before make any investment decisions.

The information above is not and should not be regarded as an offer to sell or a solicitation for an offer to buy any financial product, and should not be considered as investment advice. (Continued on next column)

The above information is only a brief introduction of the product(s). If you are interested to know more about these products, please contact the Bank and carefully read the Product Subscription Profile about detailed risks before making any investment decisions. You're welcome to consult an independent investment adviser for more details concerning the above investment product.

MRF-Recognised HK Fund is issued and managed by the third party product providers. Under no circumstances will HSBC China (as a sales agent of fund houses) be liable for the responsibilities of investment, redemption and risk management.

B. Insurance

HSBC offer several insurance companies' life insurance and health insurance, with a range of insurance products options to satisfy your different needs at various life stages and ensure you and your family a hassle-free future.

The insurance products and services are available now in Shanghai, Beijing, Shenzhen, Guangzhou, Dongguan, Suzhou, Hangzhou, Ningbo, Xiamen, Dalian, Shenyang, Qingdao, Jinan, Tianjin, Chengdu, Chongqing, Wuhan, Xi'an, Taiyuan, Nanjing, Foshan (incl. Shunde), Zhuhai, Zhongshan and Hefei and some branches in other cities or towns. To learn more details, you can:

- ▶ Call us at 400-820-8828
- ▶ Contact your Customer Relationship Manager
- ▶ Visit our branches in cities mentioned above

The insurance products mentioned on this page are issued and managed by the third party product providers. Under no circumstances will HSBC China (as a sales agent for the insurance companies) be liable for the responsibilities of investment, redemption, and risk management. Please refer to your insurance policy for more details.

Consolidated Statement

HSBC provides Consolidated Statements for Premier customers to present a clear and easy-to-understand overview of all transaction details of your HSBC Premier account and other HSBC accounts, including the statements and monthly trading history of all your investments made through HSBC.



Bring your family on board

HSBC Premier Family

HSBC understands your finances are more than just numbers. They're like a formula that knits all of your family's futures together. With HSBC Premier Family you can connect your family to one platform, keep track of all your family's Premier accounts with Family View and help your children manage their own money with our Premier Junior Account.

For one platform - multiple accounts, simply apply to connect your spouse and/or

children, or your spouse and/or parents to your Premier Family. Please take note that an account holder can only participate in one Premier Family, and a Premier Family cannot cover all three generations (grandparents, parents and grandchildren) at the same time.

For better budgeting and account safety, you can join our Family View, using HSBC Mobile Banking, to keep an eye on your family's spending as well as set spending limits on cash withdrawal, in-store/online payments.

For children, it's critical to help the young people in your life learn how to take control of their money as soon as possible. Now you can open a Premier Junior Account for 14 to 18 year olds to make basic transactions and learn financial planning. The Premier Junior Account will be connected to the parents' account and enjoys Premier Family privileges. As a Premier Junior Account holder, your children can withdraw cash from any HSBC ATM machines free of charge and receive HSBC's global emergency support. In case of an emergency, they only need to visit any of the local HSBC branches or call the Premier hotline at +86 400-820-8828 to get real-time assistance, for example by arranging emergency cash advancement, no matter where they are.

For any further questions or assistance, contact your family Customer Relationship Manager - We'll help you - first by assessing your situation, then by helping you put a tailored plan in place.

How to apply for your Premier Family

Please visit an HSBC branch to apply. Applicants must provide proof of identity and a family relationship certificates from the following list of documents: a household registration book, a marriage certificate, an only-child certificate, and/or a hospital birth certificate that can prove the relationship between parents/children/spouse.



Premier Junior Account

Start preparing for your children's financial future today. Give your children a head start in financial management. Premier Junior Account is a comprehensive package of services designed with you and your family in mind. Premier Junior Account is exclusively provided by us as part of HSBC Premier to juniors between the ages of 14 to 18. One of the most important life-skills you can teach your children is to learn the value of money and help them develop good saving and spending habits that will last a lifetime. Now your children can have their own account and debit card which they can link to their Alipay account and use to shop online (you can set limits on spending and cash withdrawal).

After successfully setting-up the Premier Junior Account, your children can independently conduct the following functions through our Mobile and Internet Banking services:

- ▶ Make a new Term Deposit
- ▶ RMB transfers to family member(s) under one HSBC Premier Family
- ▶ Global Transfer-Me to Me with no currency conversion
- ▶ Transfer tuition through International Education Payment Service to an overseas school with no currency conversion
- ▶ Reactivate dormant account
- ▶ Change email address, telephone number and correspondence address
- ▶ Report loss or change the internet banking token, change or reset the internet banking pin, apply for SMS service
- ▶ Open a FCY sub-account
- ▶ Follow HSBC WeChat Service Account for more information and services

Through Phone Banking of HSBC China:

- ▶ Apply for damaged debit card replacement, change or reset debit card pin
- ▶ Apply, suspend, cancel and reactivate phone banking, change or reset phone banking pin
- ▶ RMB transfer to pre-designated payee (minor still needs to be accompanied by a parent to set the pre-designated payee at an HSBC branch)

Through in branch:

- ▶ Make new Term Deposits
- ▶ Reactivate dormant account
- ▶ Personal information change
- ▶ Open a FCY sub-account
- ▶ Emergency cash (the volume cannot exceed the FCY cash withdrawal transactional limit set by the parent)

To ensure the safety and the interests of our Premier Junior Account customers, we will require the Premier Junior Account holders to be accompanied by a parent when conducting the following activities or initiating the following services:

- ▶ Early withdrawal of Call Deposit, Term Deposit and Certificate of Deposit
- ▶ Changing the maturity instructions of Call Deposit and Term Deposit
- ▶ Cash deposit or cash withdrawal
- ▶ Setting a pre-designated payee
- ▶ Transfers to non pre-designated payee or transfers to other accounts under the same name in other banks
- ▶ FX conversion service
- ▶ Receipt of important documents (e.g. Internet Banking token and Debit Card pin)
- ▶ Issuing Certificate of Deposit or Certificate of Frozen Deposit
- ▶ Activation of accounts that have no transaction for 6 months since account opening, unclaimed account and dormant customer
- ▶ Resetting of the Internet Banking PIN
- ▶ Overseas Account Opening Booking
- ▶ Debit Card application (card replacement application, activation of Unionpay Online, daily cumulative POS limit setting, delete hot, card cancellation)
- ▶ Account closure

Certain benefits and features are currently not available to Premier Junior Account holders, including but not limited to the Bank's Wealth Management products, agency sales insurance products and fund products, credit cards (except subsidiary cards), home mortgage loans and personal loans.

The Premier Junior Account enjoys Premier Family privileges. For better budgeting and account safety, you can also get Family View to keep an eye on your family's spending as well as set spending limits on cash withdrawal, POS, third party platform payment, by simply using HSBC Mobile Banking. To learn more about how Family View and spending control works, please refer to the next page.

If your child is thinking of studying abroad, we can help you plan ahead and provide our Overseas Account Opening Booking for free.

What will happen when my child reaches 18?

At the time when the Premier Junior Account holder reaches 18, the Premier Junior Account will turn into ordinary Premier Account. Then the customer needs to log on to HSBC China Mobile Banking App and choose to instruct the Bank whether to link their Premier Account to his or her father's and/or mother's Premier Accounts with the Bank. If the customer does not make the choice, then his or her Premier Account will still remain linked to his or her father's and/or mother's Premier Account with the Bank, unless the customer otherwise instructs the Bank, the Daily RMB cash withdraw limit of debit card, transactional RMB cash withdraw limit of debit card, daily overseas FCY cash withdraw limit of debit card, transactional overseas FCY cash withdraw limit of debit card, daily POS limit of debit card, transactional POS limit of debit card and daily third party payment platform transfer limit set or changed by the parent(s) at the branches of the Bank or through Mobile Banking before the customer reaches 18 will remain unchanged. The customer's father and/or mother will still have right to view transaction details and asset information of the customer's Premier Account.

How to apply for HSBC Premier Junior Account?

The child and one of their parents need to visit one of our branches and bring the following certificates and documents:

- ▶ The accompanying parent's ID card
- ▶ The child's ID card (Household Register may be used for teenagers under 16 years old)
- ▶ Proof of parent-child relationship (e.g. household registration, one-child certificate, hospital birth certificate, etc)
- ▶ Proof of residence

Before the customer reaches 18, he/she can not become an independent Premier customer.

Before the customer reaches 18, if their parents are no longer Premier customers of the Bank, the account holder, together with the parent, will need to come to the Bank and instruct the Bank, in writing, to close the Premier Junior Account. The Premier Junior Account opened with the Bank cannot stand alone. Unless otherwise agreed to in these terms and conditions, if the parents account at the Bank is closed or terminated for whatever reason, the Premier Junior Account will simultaneously be closed.



Keep an eye on your world - Get Family View

With Family View, by simply clicking on a member's profile, you can keep an eye on your family's spending, including investments, deposits and insurance. Everyone in the family has to agree* to it before we can set it up and can be cancelled at any time by a member over the age of 18 years.

For your own peace of mind, and to ensure the safety and the interests of our Premier Junior Account customers, you now have the ability to view their spending activities, transaction details and asset information of the Premier Junior Account holder by using HSBC Mobile Banking - Family View.

* Parents can view the account and transaction details of the Premier Junior Account without obtaining authorisation from their child.

Setting limits for the Premier Junior Account

You can set limits on how much your child spends, withdraws or transfers. To ensure the safety and the interests of our Premier Junior Account customers and to give you, as parents, some control of your minors' activities, you can now set or change limits of the Premier Junior Account, anytime, either by coming into the Bank or using HSBC Mobile Banking. Limits you can set through visiting ATMs, branches and Mobile Banking, include: the Daily RMB cash withdraw limit of debit card, transactional RMB cash withdraw limit of debit card, daily overseas FCY cash withdraw limit of debit card, transactional overseas FCY cash withdraw limit of debit card, daily POS limit of debit card, transactional POS limit of debit card and daily third party payment platform transfer limit.

Limits must be set immediately after the Premier Junior Account is successfully opened.

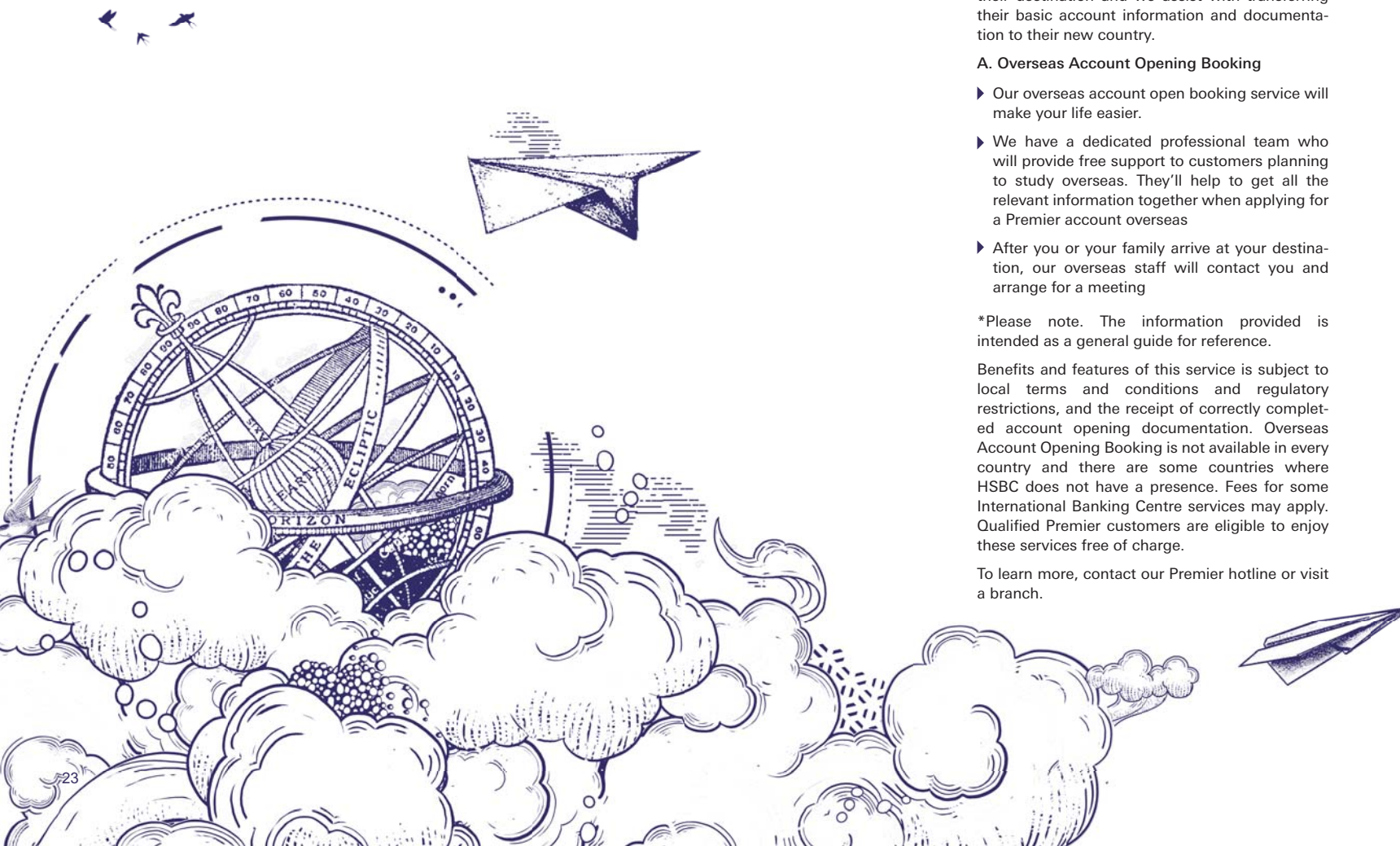
You can log on to HSBC China Mobile Banking App - Premier Family and click on your children's profile and apply for the administration authority to manage their limits. However, only one person between you and your spouse can manage the transaction limits for your children in Mobile Banking. The system will default to the earliest applicant. If you need to change the administrator, you can cancel your administrator's rights in the system, and your spouse can apply for administration authority. In addition, you can also choose to visit an HSBC branch to fill in the Premier Junior Account Limit Setting Form.

Under the authority of your adult family members, you can also set debit card spending limits, withdrawal limits, and transfer limits to third-party payment through HSBC China's Mobile Banking - Premier Family.



The world at your fingertips

We understand your goals. Now with HSBC Premier you can build on your international outlook by investing overseas and allocating your assets around the world.



International overlook

HSBC International Education Services

If your children are thinking of studying abroad, we can help you plan how they'll manage their money, assist with financial management and provide support for their overseas education needs. We've got experts in top academic destinations, including the UK, US, Canada, Australia and Singapore, providing special offers, seminars and research. We offer free Overseas Account Opening Booking before they arrive at their destination and we assist with transferring their basic account information and documentation to their new country.

A. Overseas Account Opening Booking

- ▶ Our overseas account open booking service will make your life easier.
- ▶ We have a dedicated professional team who will provide free support to customers planning to study overseas. They'll help to get all the relevant information together when applying for a Premier account overseas
- ▶ After you or your family arrive at your destination, our overseas staff will contact you and arrange for a meeting

*Please note. The information provided is intended as a general guide for reference.

Benefits and features of this service is subject to local terms and conditions and regulatory restrictions, and the receipt of correctly completed account opening documentation. Overseas Account Opening Booking is not available in every country and there are some countries where HSBC does not have a presence. Fees for some International Banking Centre services may apply. Qualified Premier customers are eligible to enjoy these services free of charge.

To learn more, contact our Premier hotline or visit a branch.

B. Basic Account Information Transfer*

With your consent and at your request, your basic account information in China will be transferred to the destination country so that you can arrange the entire process of establishing your accounts in the new country in advance, such as applying for a credit card.

* This is the Basic Account Information Transfer service provided by HSBC China. At present, all branches of HSBC China can provide this service at the request of the customer. Once approved, the customer can apply for these overseas products and services on their own. Please note that confirmation and use of such information shall be subject to relevant terms and conditions and local regulatory restrictions in the destination country and with the local HSBC Bank.

Travel the globe

Make your money work hard for you and your family, wherever you go. We've got experts in more than 40 countries ready to help you make the most of your travels.

Investing in mainland China

Insights and expert local knowledge work together to help you get the most from everything mainland China has to offer, whether you're moving here or looking to invest in the market.

Explore the world with us¹

Don't let borders or currencies limit your dreams. With HSBC Premier*, you'll get the support you need to move, study or invest abroad, so you can enjoy the freedom of exploring the world, without having to worry about how hard your money's working for you.

*Contact us or visit a branch for more information on our International Services. For detailed product information and fees, please refer to the Tariff of Accounts and Services for Personal Customers.

¹ Certain benefits and features are not available to Premier Junior Account holders. Please refer to Premier Junior Account section for more details.

Stay Premier, wherever you go

Dedicated support is provided no matter where you are in the world. Being Premier doesn't stop when you cross the border. You'll get Premier status, wherever you bank with us.

Keep calm in emergencies

We understand that accidents can and do happen, we provide hassle-free Emergency Encashment Services for you and your family should such an emergency arise. You and your family members (spouse and children) can immediately connect to HSBC China Customer Service centre and get services in Chinese by simply visiting any local HSBC branch at your current destination or call the HSBC Premier hotline at +86 400-820-8828. We will arrange emergency cash for you and your family (spouse, children). You have access to emergency cash from over 245,000 outlets across 200 countries/territories.

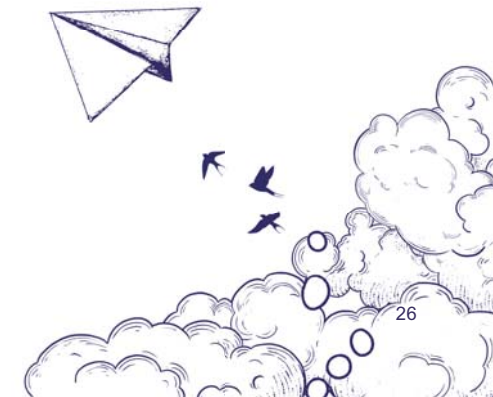
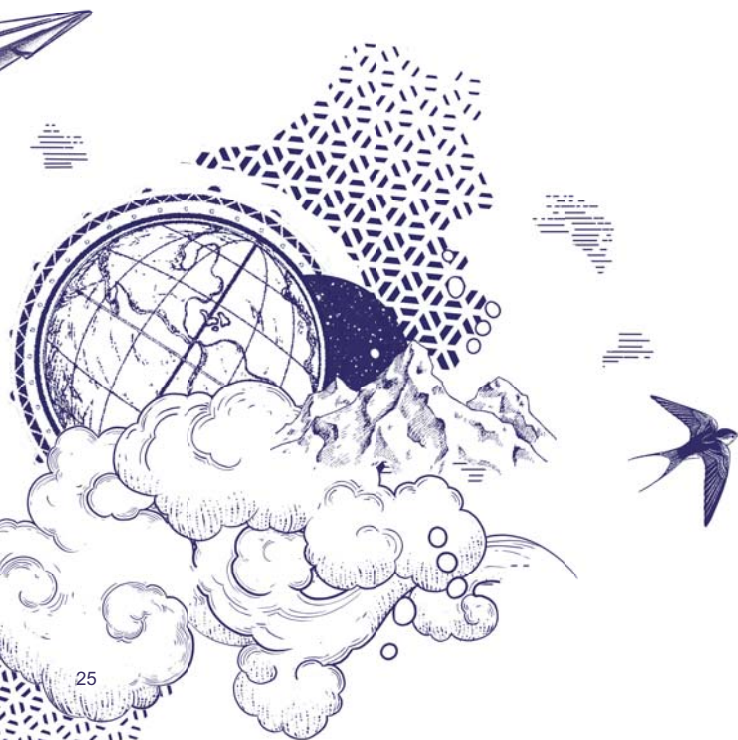
Notice: HSBC Premier Junior Account holders cannot arrange emergency cash for family members, however, family members can arrange for emergency cash for Junior Account holders.

A global view of your money

▶ Global Transfer puts you in control, so you can transfer funds instantly between your self-name accounts or overseas HSBC accounts held by family members under the same Premier Family account lined in Global View. We support 10 major foreign currencies, including USD, EUR, GBP and AUD. Best of all, such transfer are 24/7 and free* so you can relax and enjoy your life when you work, travel or live across different countries. Currently, transfers to third-party HSBC accounts are only available via mobile banking with destination to Hong Kong SAR, UK & Australia. Other country/region & channels will be available soon.

▶ Global View is a unique online solution that enables you to manage all your personal HSBC accounts and view the related account balances on one screen. Log on to HSBC China Personal Internet Banking or Mobile Banking for more information. For detailed product information and fees, please refer to the Tariff of Accounts and Services for Personal Customers.

*Please note that for HSBC Advance customers there is a Global Transfer Fee included in the same currency as your debiting account. The Global Transfer service is available free of charge to HSBC Premier customers.



Fees and Charges

HSBC Premier brings you full fee waivers or preferential offers on selected banking services.

Items	
Issue of Certificate of Balance	Waived*
Issue of Certificate of Frozen Deposit	Waived*
Issue copies of transaction voucher & cashed cheque	Waived*
Send facsimile for customer	Waived*
Witness customer's signature on document (Signature Witness)/ Certify true copy for documents provided by customer (Certify True Copy)	Waived*
Forward Overseas HSBC Group documents	Waived*
Standing Instruction Establishment, Amendment or Termination (Standing Instruction refers to the instruction on repeated fund transfer with amount and frequency specified by customer)	Waived*
Overseas HSBC Account Opening Booking	Waived*
Global Emergency Encashment Services	Waived*&
Replacement of Internet Banking Security Device (within two years from last or initial request date)	Waived*
Foreign currency fund transfer from Notes Account to Exchange Account	Waived*
Cash services	
Foreign currency note withdrawal	Waived*
Local handling charge	
Renminbi notes deposits/withdrawals & Foreign currency notes deposits/withdrawals	Waived*
CNY Fund Transfer within HSBC China	Waived*
Foreign Currency Fund Transfer within HSBC China	Waived*
Time Deposits Open, Renew, & Withdrawal	Waived*
Call Deposit's Open, Renew, & Withdrawal	Waived*
Unclaimed account reactivation	Waived*
Dormant account reactivation	Waived*

Cross Branch Forward Document within HSBC China	Waived*
Issue copies of statement	Waived*
Overseas remittance	Waived*
Foreign currency cash transfers	Waived*
Global Transfer	Waived*%
Fund transfer to self-name HSBC accounts in other countries/territories via HSBC Global Transfer	Waived*\$
Remittance enquiry/survey	Waived for ticket
Notes collection	amounts of USD5,000 (or FX equivalent) and/or above **\$

*	To enjoy preferential rates accordingly, the customer needs to meet anyone of the following criteria: (1) Last month's Total Relationship Balance is not below the Premier Minimum Total Relationship Balance requirement; (2) Last month's average Total Relationship Balance of all family members of one Premier Family is not below the Premier Minimum Total Relationship Balance requirement (only applicable to customers who successfully register Premier Family); (3) the Premier Monthly Service Fee has been fully paid.
@	International Premier Customers with overseas HSBC office as the Home Country bank are not subject to this condition
!	This item does not apply to cross-border RMB remittances through overseas RMB savings accounts/overseas RMB settlement accounts.
#	This applies only to cross-border RMB remittances that meet local regulatory requirements.
%	If you conduct HKD collection and/or USD cheques collection in Shenzhen, this does not apply.
\$	When you transfer funds within HSBC Group accounts under the same name, the transfer service fee incurred at an HSBC China local branch is waived. Other additional overseas charges (if applicable) will be borne by customers.
&	Relevant correspondent bank or overseas bank fees will be borne by customers. This service is exclusive for customers whose Last month's Total Relationship Balance is not below the Premier Minimum Total Relationship Balance requirement.

For detailed product information and fees, please refer to the Tariff of Accounts and Services for Personal Customers. You can access relevant information via logging on to HSBC China homepage, Personal Internet Banking or WeChat Service Account.

The "Total Relationship Balance" mentioned refers to the combined monthly average balance of all the accounts under the same customer name, which includes:

- ▶ RMB / 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)
- ▶ The 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) mentioned will be included in the Total Relationship Balance calculation of the current month if the relevant policy's 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 organisation 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)



Appendix

A. Global View and Global Transfer

Global View provides HSBC Premier customers with a new way to conveniently monitor balances for all your global HSBC accounts.

- ▶ With Global View, you can conveniently view your account balances in one place by logging on to HSBC Premier Personal Internet Banking to access Global View and Global Transfer, at any time
- ▶ In order to view all of your account balances across HSBC entities worldwide, you can link up by selecting “Add/Remove a country or territory” in “My banking” menu. You will need to complete a one-off linking process to other Personal Internet Banking profiles after prompting the security credentials
- ▶ Linking will be effected in all entity systems involved, e.g. linking the U.S. profile to the China profile allows access via either the China or U.S. Internet Banking service
- ▶ You can link profiles for HSBC non-Premier relationships as well as HSBC Premier relationships. You can access Global View via an HSBC Premier country’s Personal Internet Banking system and see the account balances for the HSBC non- Premier country displayed as well
- ▶ When the requested Personal Internet Banking data is blocked, suspended or temporarily suspended, or the Personal Internet Banking service has expired, the system will display a message indicating that the connection failed
- ▶ You can remove account information for a country or territory so that it no longer displays in your Global View accounts overview

- ▶ If you need to transfer funds to your linked overseas HSBC account via Personal Internet Banking, just select the countries or territories in “Select Country/Territory” that contain the accounts that you want to transfer from and to. Then you will be directed to “Transfer Details” to choose the currency, amount and purpose of the transfer. Confirm the details of your Global Transfer and click Confirm Transfer to complete the transfer request.

General security tips for Personal Internet Banking, Phone Banking and ATM Password/PIN/User ID/Security Device/Mobile Security Key protection advice

B. Security tips

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

- ▶ Make sure no one sees your password/PIN/User ID at all times
- ▶ Keep your PIN/password and your ATM card separate 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/User ID for different banking or online services
- ▶ Change your password/PIN regularly
- ▶ Memorise your password/PIN/User ID 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 User ID, 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 User ID 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 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 User ID, password and security device to read and send such information.

C. Personal Internet Banking 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

D. Phone Banking Precautions

- ▶ Never access Phone Banking from shared phones as such device may have a memory function storing your personal account number and Phone Banking PIN
- ▶ Avoid accessing Phone Banking through phones equipped with special management systems, as these systems may record call data. For example, the hotel's telephone system will save the guest's call data for account entry
- ▶ Be alert – only use phones located in secure and reputable places especially if you intend to perform phone banking transactions

E. ATM Precautions

- ▶ Keep your ATM card in a safe place. Report card loss immediately through our HSBC Premier 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 our 24-hour HSBC Premier hotline on +86 400-820-8828.
- ▶ 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

F. 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 24-hour Premier hotline on +86 400-820-8828 (mainland China); +86 21-3888-8828 (if outside mainland China or using a mobile phone). 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

