

Discover HSBC Premier

A World of Premier at Your Service



Embrace Your Premier Life

We understand your financial needs and goals, but with the relatively volatile financial market, a dynamic wealth management plan and personalized services may best serve your needs.

We understand your family 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 understand your aspirations extend beyond your finances, the unique lifestyle benefits, bringing together inspiring experiences and unique opportunities, are what truly make life worthwhile.

It is with this in mind, that we offer new, dimensional upgrades to Premier.

Starting with your needs, transcending “micro” and “macro” perspectives Our mission is to successfully integrate wealth with life, while providing personalized, comprehensive services catered to you and your family. From multidimensional financial solutions to personalized services, we offer unprecedented attention to detail.

Whether it’s facing unforeseen challenges, cultivating the next generation, safeguarding future prosperity, or simply preparing for what lies ahead, we are always by your side.

Welcome, and thank you for banking with HSBC Premier. HSBC Premier focuses on four benefits: “Professional Wealth Solutions”, “International Connectivity”, “Banking Excellence” and “Extraordinary Privileges” to cover all your financial needs.

A World of Premier at Your Service

Contents

| | |
|----|-------------------------------|
| 03 | Professional Wealth Solutions |
| 15 | International Connectivity |
| 19 | Banking Excellence |
| 25 | Extraordinary Privileges |
| 35 | Fees and Charges |
| 37 | Appendix |

Welcome to HSBC Premier

This brochure introduces you to the many benefits and services we offer you as an HSBC Premier customer. If you have any questions, please contact your premier relationship manager or contact HSBC China's service hotline at 95366.

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:

- By maintaining a daily balance average greater than CNY 500,000 (or equivalent foreign currency) for the month, you shall be eligible for Premier status, with the monthly below balance fee waived.
- If you are applying for Premier Family financial services, by maintaining an average Total Relationship Balance of at least CNY 500,000 (or equivalent foreign currency) across your family's accounts for the month, all family members of the Premier Family shall be eligible for Premier client services.
- 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 have not applied for Premier family financial service, 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 CNY 500,000 or its equivalent in the previous month.

- If you and your family have applied for Premier family financial service, and in the previous month, average Total Relationship Balance of all family members of one Premier Family falls below RMB500,000 or its equivalent, and the Total Relationship Balance of all the accounts under the same customer number falls below CNY 500,000 or its equivalent, a monthly service fee of CNY 300 (or equivalent foreign currency) will be charged to your account.

*Note: some Premier services may not be available to HSBC Premier Junior Accounts. For specific availability, please contact HSBC China's service hotline at 95366 or your dedicated relationship manager.



Professional Wealth Solutions

Your Relationship Manager is hand with many years of experience and professional knowledge to deal efficiently with all of your financial needs and offer a variety of customized wealth management solutions. Through defining your financial goals, constructing an asset allocation portfolio, and rebalancing your portfolio based on performance tracking, HSBC aims to help you achieve your wealth management goals. In addition, HSBC is capable of providing you with robust, comprehensive wealth management insights by leveraging vast global resources.

An Immersive Wealth Management Experience

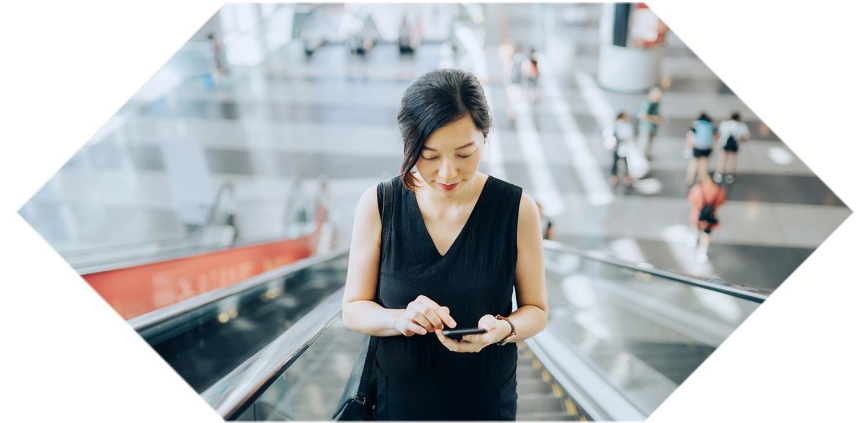
HSBC offers you comprehensive services and products through our professional tools, experienced teams and global resource, and provides you with an immersive wealth management experience.

Digital Interactive Wealth Management Services

- Utilizing HSBC's exclusive "Wealth Toolkits", clients can flexibly express their investment preferences and market views.
- HSBC's digital wealth management platform and tools empower clients through financial health checks, aiding you in understanding your current financial status, financial planning situation, and helping you to achieve your financial goals.

Professional Support

- Professional support: A professional certified Relationship Manager will be at your service to provide you with the full support you deserve. Our experienced Relationship Managers are here to offer you the financial planning you need, and strive to help you and your family to achieve the financial goals.
- A team of experienced product experts sit alongside your dedicated relationship manager to ensure a professional wealth management experience for you.



Investor Education and Market Outlook

- Leveraging our global network gives you timely global insights on wealth management, FX and market updates to keep you up the date.
- HSBC also organizes online and offline wealth seminars and an investor club for our clients who are on the lookout for their next investment opportunity.

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.

Rational and Comprehensive Wealth Planning

- We help you assess your risk appetite based on your needs with a comprehensive assessment and offer you one-stop financial solutions that best suit you, supporting you with the most important decisions in life.
- From protecting your family to planning for retirement, from funding children's education to managing and growing wealth, we take a holistic approach to your varying needs at every stage of life.
- In the era of digitization, HSBC continues to refine the wealth management experience through incorporating new technological means. Monitor your investment portfolio anytime, anywhere with online and mobile banking. View your product performance as well as the latest gains and losses to plan your next step.

Flexible and Diversified Asset Allocation

The global market is always changing. HSBC keeps a finger on the market's pulse, and with your help in understanding your individual needs, HSBC uses its global resources and streamlined investment process to ensure that you are always able to grasp global investment opportunities.

Global Assets Allocation

Through our global partnership network, HSBC offers you investment products with flexible investment terms, diverse a risk appetite and covers major global markets, popular sectors, and a variety of cutting-edge topics. These offerings allow you to benefit from markets all across the world, all without stepping foot outside your door.

Wealth Management Process

HSBC has always, and will always focus on your wealth management needs. Based on your personal investment risk appetite, we offer diverse investment opportunities with multi-variate markets, multi-currency coverage, flexible investment terms, and provide a rational wealth management solution based on your investment goals and financial standings.

Products and Services

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

Structured deposit products are linked to various global financial assets such as securities, interest rates, exchange rates, indices, funds, and commodities, contributing to your wealth management and diversification needs.

Product Information:

➤ Global coverage of underlying:

HSBC's Structured deposits 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 underlying can be chosen.

➤ Cutting edge philosophies:

Besides linking to traditional financial assets, HSBC's Structured deposit also linked to innovative indices, including major asset classes with active rebalancing, artificial intelligent powered equity selection, ESG (Environmental, Social, Governance), offering cutting-edge investment philosophies and investment tools.

➤ Diversified structures:

Structured deposits on the shelf have 7 structures to tailor to 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 reaching maturity, you may receive all or partial capital protection (capital protection level 90%-100%), helping you control the investment risk to a 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 the transaction of structured deposits through personal internet banking or mobile banking.

► **Tailor-made solution:**

Besides those on the shelf, we also offer Structured deposit online tailor-made solutions. You can logon to the Online trading platform and click on "Tailor-made". You can choose different payoffs, underlying, and parameters based on your market view and preference. The system will provide quotes and scenario analysis immediately, and the product will be traded one day after order placement.

Risk Disclosure and Disclaimer:

- » A structured deposit is not a traditional deposit, but rather a product involving investment risks. You should act prudently in making the investment decision.
- » Please refer to the product manual regarding suitable clients and risk levels.
- » 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 in more information, please contact the Bank and carefully refer to the product subscription document for detailed risks before making any decision.

A.2 A Dual Currency Investment launched by HSBC China

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

Product Information:

- A structured deposit is linked to the performance of foreign exchange rates and has a 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 best suits your needs.
- Clients that 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 different 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 deposits are not traditional deposits, but rather a product involving investment risk.
- » You should act prudently in making 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, CNY, HKD, AUD, CAD, EUR

Key benefits:

➤ **Global asset with diversified allocation:**

Enables you to participate in investment opportunities in overseas stock markets, bond markets and commodity market. Products on-shelf cover various asset classes to help build a diversified portfolios and balance investment risk and return.

➤ **Prudent products management:**

Strict product onboard control, ranging from fund house selection to product review. Meanwhile, products on shelves will be reviewed on a regular base, so as to ensure requirements are met and control risk.

➤ **Various Online/Offline Channels:**

HSBC China continues to innovate by providing various features such as an automatic trading platform and expanding online/offline channels. Customers can make apply for wealth management plans via online banking and mobile banking, as well as by visiting an HSBC branch near you.



Risk Disclosure and Disclaimer:

- » Wealth Management is not equal to deposits. Please be aware of the risks associated with the product(s) and make prudent investment decisions. The Investment Plan is an open-end and publicly offered investment product, which is non-capital protected with floating returns. Neither capital nor return is guaranteed. You may suffer a substantial loss of capital. You should fully understand the investment risk and act prudently in making the investment decision. The Investment Plan has a significant difference from traditional deposits and involves investment risk. Investors 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. Notwithstanding the fact that investors do not directly invest in or hold overseas bonds issued by overseas issuers, but rather subscribe to 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 another 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 to you capture local investment opportunities, and diversify investment risks.

Product Information:

- Minimum investment amount of CNY 10,000
- Enriched product portfolio covering equity funds, hybrid funds, and bond funds

Key benefits:

- Participate in Local market investment opportunities
- 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 a 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 showed 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 Unit Trust (public funds) is issued and managed by 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-Recognized HK Funds distributed by HSBC China

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

Product Information:

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

Key benefits:

- Invest overseas and enhance asset allocation with MRF-Recognized HK Funds
- Multi-currency portfolio to realize comprehensive asset allocation



Risk Disclosure and Disclaimer:

MRF-Recognized 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 a 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 showed are not indicative of future performance. Returns are not guaranteed. Besides the investment risks of investing in funds, MRF-Recognized HK Funds also involve some specific types of investment risks that you should especially be aware of, including but not limited to Quota Exhaustion of MRF-Recognized HK Funds, local subscription limits, the 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 are not specified to a specific fund's characteristics and circumstance. Therefore, please be sure to carefully read the disclaimers in the specific type of funds' legal documents before making 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 in 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-Recognized HK Fund is issued and managed by 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 offers several insurance companies' life insurance and health insurance, with a range of insurance product 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, Tianjin, Chengdu, Chongqing, Wuhan, Xi'an, Nanjing, Foshan (incl. Shunde), Zhuhai, Zhongshan and some branches in other cities or towns. To learn more:

- Call us at 95366
- Contact your Customer Relationship Manager
- Visit our branches in the cities mentioned above

The insurance products mentioned on this page are issued and managed by 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.

International Connectivity

With a global network in more than 60 countries and territories, HSBC can assist you and your family when travelling internationally, studying abroad, or relocating overseas.

Global Connectivity

A Global View of Your Money

Connect all of your accounts in different countries with Global View. Transfer your different currencies from one account to another instantly and make international education payments for free as a Premier customer.

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.





Global Recognition

Stay Premier, wherever you go: Premier in one country, Premier in all countries. You'll have your Premier account, wherever you bank with us in the world.

Global Support

We'll replace any lost credit cards within 24 hours, and get you emergency cash of up to USD 2,000 if you need it, at any of our branches worldwide.

International Education

Overseas Account Opening Booking

- HSBC has a dedicated team providing free support to customers that plan to study overseas. We will help you to gather all relevant information to apply for a premier account overseas. Our overseas staff will also arrange for a meeting with you/your child upon your arrival abroad.
- HSBC and our third-party partners offer point-to-point service covering the entirety of before, during, and after studying abroad. Third-party services cover visa applications, tests, car rentals, housing rental services etc.

* 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.



Banking Excellence

Any time, any channel, any service, any scenario, HSBC devotes itself to providing you with full and convenient banking service. HSBC China provides you with a series of deposit products to fulfill your needs. HSBC can also help you find your dream home with our streamlined and personalized mortgage service.

7/24 Support for Your Banking Needs

Through our Mobile App Banking, WeChat Service Accounts, 7/24 customer service hotline, personal online banking etc., our services are available anytime, anywhere. HSBC Premier offers all-day attentive, secure, and convenient services.

Our Mobile App

Transfer money and see your account balance when you're on the go. 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 WeChat

Follow our WeChat Service Account and link your HSBC Debit Card, Credit Card, or RMB 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.



7/24 Customer Service

Bank anywhere, anytime with Phone Banking from HSBC. Call our 7/24 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 RMB 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).

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

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

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 RMB 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/>

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 settlements 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 launched by HSBC China

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.

¹ note: some Premier services may not be available to HSBC Premier Junior Accounts. For specific limitations, please refer to Premier Family finance support topics.

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 launched by HSBC China

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.

Preferential Pricing

Premium Service Exchange Rates

As an HSBC Premier customer, you'll enjoy a range of services including global transfers, and international education payments with preferential pricing or free of charge.

Multiple Deposit Products and Premium Rates

- Renminbi Call Deposits: Available deposit periods of 1 day or 7 days and higher interest rates than an CNY Savings Account.
- Renminbi Time Deposits: Providing higher interest rates than Renminbi Call Deposit to help you manage your CNY assets.
- Personal Large-Denomination Certificates of Deposit: Providing higher interest rates than a Time Deposit to enrich your asset allocation.
- 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.

Payment Support with Full Coverage

We support major local and global payment options, including third-party payment platforms such as WeChat Pay and Alipay, we also support CNY as well as foreign currency transfers via our versatile mobile banking App, allowing you to travel the world with peace of mind.

Link to your Alipay

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.

Flexible and convenient Mortgages

HSBC offers Home Mortgage Loan services in 18 cities across mainland China. Home mortgage loan is available in HKD, USD and RMB. We provide you optimized application flow, flexible repayment options and multiple supplementary 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.

Key benefits:

- Currencies offered: HKD, USD, CNY (Notice: Domestic individuals can only apply for CNY loans)
- Loan period: Up to 30 years for both first-hand and second-hand home purchases
- 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
- Rapid approval: Given the completeness of documentation, most home loans application are responded within three working days.



- 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.

Extraordinary Privileges

Your trust in us is reciprocated: HSBC Premier offers you and your family exclusive privileges and benefits.

Comprehensive Customer Rewards Program

Earn points through banking transaction and credit card usage. Points accrued may be redeemed through our integrated rewards mall.

HSBC Customer Relationship Reward Points Programme

- Participate in daily interactions and complete personalized monthly tasks to earn points or growth value.
- Points can be exchanged for gifts; accumulated growth value can be used to upgrade your membership tier.

HSBC Premier Travel Credit Card

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
- CNY 9 movies: During the campaign, if you meet the minimum credit card usage amount in one month, you are eligible for two cinema ticket purchases tickets at designated theaters through our platform for CNY 9 each in next month.
- Data Roaming global roaming service: provided by MasterCard and its designated vendors. HSBC Premier Credit Cards holders may download the "Flexi roam X" app, click on MasterCard redeem banner, input the MasterCard USD card number in exchange for a gift package. Gift packages include a selection of SIM cards, which can be used in 150 countries/regions at a 15% discount.

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, digital health assistant, etc.

For specific credit card promotions and rules, please refer to HSBC China Credit Card official website:

<https://creditcards.hsbc.com.cn/portal/cards>

Healthcare Hospitality

HSBC periodically host both online and offline health seminars, and offers discounted rate on our gym and dental clinic partners.

Third-Party Tax and Legal Support

HSBC periodically host both online and offline tax and legal seminars. Our third party tax and legal partners offer you consultancy services with discounted rates.

HSBC Premier Family Financial Services

The upgraded HSBC Premier Family services offer privilege sharing with family, family protection and financial planning solutions to meet the unique needs of you and your loved ones.

Sharing Your Privileges with Your Family

Bring your family onboard:

Maintain an average Total Relationship Balance of CNY 500,000 (or foreign currency equivalent) across your family's accounts, for you and your family to enjoy the privileges of HSBC Premier with no monthly fees.

Family finances at a glance:

Use Family View on HSBC Mobile Banking to keep track of your family's finances¹ in real time, including their transaction details and investment portfolios.

Global Transfer to family:

Want to move your foreign currency faster? You can make global transfers to your accounts, and to any accounts under the same HSBC Premier Family in seconds, free of charge.

¹Upon user authorization. However, you can view the details and transactions of your children's Junior Account by default.

HSBC Premier Junior Account

Premier Junior Accounts:

As a Premier client, 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.

Debit Card Spending and Transaction Management:

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). Please be aware and remind your children to adhere to third party platform rules and regulations.

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. Save his/her allowance in the form of term deposits, and make transfers to you and other family members within the same Premier Family account. Through mobile banking app, you children can activate inactive accounts, set up regular certificate of deposits and large-denomination certificate of deposits, examine banking limitations set up by parents, check the rewards program mall, and complete transfers to predetermined recipients (predetermined recipients to be assigned with you at an HSBC branch) etc. Your children can also follow the HSBC China WeChat Service Account.





Through phone banking, or by visiting a branch, your children may independently report a loss of a debit card, set up term deposits, activate inactive accounts, set up a password drive etc.

If you wish to apply for the following services, please accompany your children in order to:

- Cash deposit or cash withdrawal
- Early withdrawal of Call Deposit, Term Deposit and Certificate of Deposit
- Changing the maturity instructions of Call Deposit and Term Deposit
- Setting a predesignated payee
- Transfers to non-predesignated 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
- Debit Card application (card replacement application, activation of Union Pay Online, daily cumulative POS limit setting, delete hot, card cancellation)
- Overseas Account Opening Booking
- 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. For services not mentioned, please contact the HSBC Customer Hotline at 95366 or contact your relationship manager for further details.

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.



What will happen when my child turns 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 CNY cash withdraw limit of debit card, transactional CNY 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 cannot 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.

In order to protect underage minors' interest, we kindly ask that parents to guide their children to properly use banking accounts and their respective services. Parents have an obligation to supervise underage children's use of banking services, meanwhile, please ensure that underage children's accounts are secure, and actively avoid impersonation, theft, or illegal activities.

Build a Future for Your Loved Ones with Family Protection

Protect your family:

Give your family a complete protection with high-end health and critical illness insurance.

- High-end health insurance lowers your medical bills and provides you with customized services including global claims, preferential treatment and specialist consultation.
- Critical illness insurance protects your family with a lump-sum payout. You can allocate the sum assured to cover your medical expenses or lost income during treatment.





Prepare for your child's education:

Our exclusive education fund gives you a steady income to ensure long-term financial protection.

- Plan and save your money for lower risk investments.
- Reserved exclusively for education, the fund can be used to support your children's study no matter what economic state you are in.

Retirement planning for you and your loved one:

Build up a retirement fund with your annuity.

- Our annuities help you take a systematic approach to retirement and achieve your goals.
- Benefit from a stable long-term income less responsive to government policy and market volatility.

Pass down your legacy:

Whole life insurance gives you a financial protection, and guards your liquid assets and wealth legacy.

- Life-long annuity payouts complemented by incremental whole life insurance help you meet your long-term liquid asset needs.
- Create a life-long income to ensure quality of life.

Family Insurance Contract Review Program:

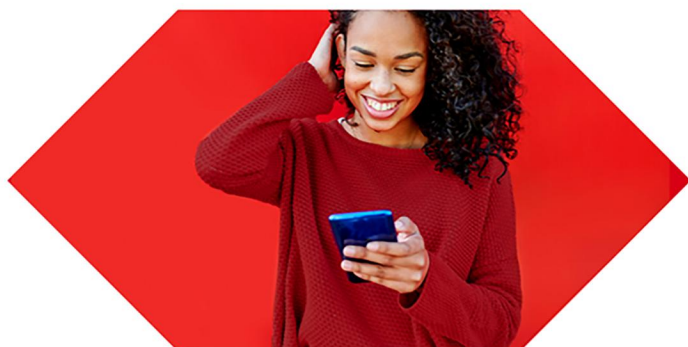
As an esteemed Premier customer, you may contact your dedicated Premier Relationship Manager or visit a HSBC branch in person with regards to your family's insurance plans purchased through HSBC or other financial institutions. HSBC will review, categorize and organize your complicated insurance plans through a professional third-party platform and generate an exclusive family protection summary report to identify the characteristics of your current family protection, and help you to protect you and your family with rational plans.

* Relevant services provided by a third party

Fees and Charges

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

| | |
|---|-----------|
| Account Services | |
| Issue of Certificate of Balance | Waived* |
| Issue of Certificate of Frozen Deposit | Waived* |
| Witness customer's signature on document (Signature Witness) | Waived* |
| Overseas HSBC Account Opening Booking | Waived* |
| Global Emergency Encashment Services | Waived*& |
| Exchange Account | Waived* |
| Overseas remittance | |
| Global Transfer | Waived* |
| Cross-border CNY Transfer to self-name HSBC accounts in other countries/territories via HSBC Global Transfer @! | Waived*%& |
| Payments through HSBC's International Education Payment System | Waived*\$ |



| | |
|----|---|
| * | To enjoy preferential rates accordingly, the customer needs to meet anyone of the following criteria: (1) Last month's Total Relationship Balance is equal to or above CNY 500,000 or its equivalency; (2) Last month's average Total Relationship Balance of all family members of one Premier Family is equal to or above CNY 500,000 or its equivalency (only applicable to customers who successfully register for 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 CNY remittances through overseas CNY savings accounts/overseas CNY settlement accounts. |
| % | 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. This service is exclusive for customers whose Last Month's Total Relationship Balance is not below the Premier Minimum Total Relationship Balance requirement. |
| \$ | This service only applies when the recipient nation or region is USA, Canada, the U.K., Australia, Hong Kong SAR. This service is only available to countries and regions that offer the "Global Online Banking Transfer" service. |

For detailed product information and fees, please refer to the Tariff of Accounts and Services for Personal Customers. You can access relevant information via HSBC China WeChat Service Account, HSBC China homepage, branches and HSBC China service hotline.

The "Total Relationship Balance" mentioned refers to the combined monthly average balance of all the accounts under the same customer name, 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)
- 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 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).

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.
- Memorize 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 personalization 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 center 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 personalize your Security Device in a way that would allow others to specifically associate it with you (i.e. name, address, etc.)

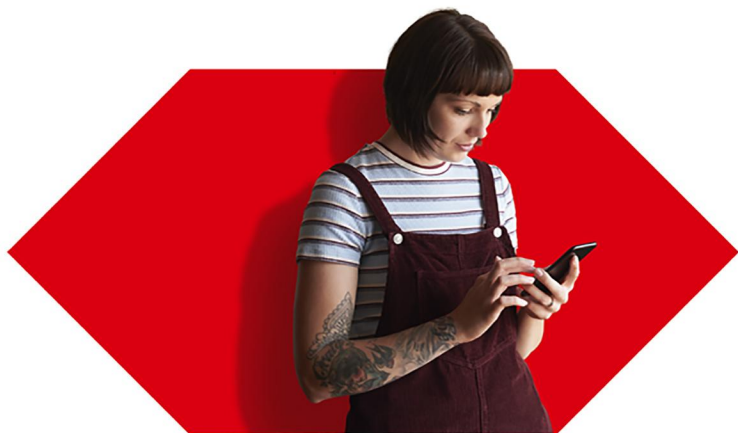
* The only exception is when you interact with our customer service representatives through HSBC Personal Internet Banking, which may involve some personal information. In such cases, the information is transmitted and stored via an encrypted secure online platform. You need to use your Personal Internet 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 unauthorized 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 at 95366
- 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 at 95366. 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.