



Contents

02	HSBC has been committed to the Chinese market for more than 150 years.
03	HSBC Jade
04	HSBC Shanghai Jing' an Sub-branch opens in China
05	HSBC Jade — Six Benefits to take you through an exclusive journey.
06	Exclusive Benefits
07	Worldwide Privileges
16	Tailored Wealth Planning
21	Global Connectivity
22	An Elite Team
23	Family Protection and Legacy Planning
24	Eligibility for HSBC Jade (CHINA)

Thrive Beyond Limits

As you prosper in life, you begin to realize what life is truly all about.

You begin to understand what you really want goes beyond wealth.

With ambition comes a feeling of responsibility.
In the pursuit of a life without limits, you will find yourself discovering a world of extraordinary experiences.

At HSBC, we help you enjoy the best life has to offer



HSBC has been committed to the Chinese market for more than 150 years.

- April 1865
 - HSBC opened its first branch in Shanghai in April 1865. HSBC's trade name is derived from the initials of The Hongkong and Shanghai Banking Corporation Limited, the founding member of the HSBC Group. In 1865, The Hongkong and Shanghai Banking Corporation Limited was established to facilitate growing trade between Europe, India and China.
- In the early 20th century
 - HSBC expanded its presence in Asia. The bank provided loans to the Chinese government to finance modern infrastructure projects, such as railways.
- On April 2, 2007
 - HSBC Bank (China) Co., Ltd. started operations as a locally incorporated foreign bank. It is owned by The Hongkong and Shanghai Banking Corporation Limited.
- April 2017
 - HSBC Jade by Premier came to the Chinese market.
- June 2018
 - upgraded to HSBC Jade.
- Aug 2019
 - HSBC Bank (China) Company Limited, Shanghai Jing'an Sub-branch in Mainland China, was established in Shanghai to provide an exclusive experience for Jade clients.

HSBC Jade

- HSBC Jade is active in 8 global markets
- A global customer base of over 150,000 clients
- A growth rate of more than 12%
- Asset under management exceeding USD\$200 billion

As a service brand for high-end personal clients, HSBC Jade is fully aware of your preferences and financial goals. We are committed to providing you with bespoke investment solutions and exclusive products, including superior banking services, world-leading concierge services, insurance (as a third-party distributor) and wealth management solutions based on your lifestyle and financial needs.



HSBC Shanghai Jing'an Sub-branch opens in China

HSBC Jade by Premier came to the Chinese market in April 2017 and was upgraded to HSBC Jade in June 2018.

Currently, it provides services for more than 1,000 of HSBC's most valued clients in Beijing, Shanghai, Shenzhen, Guangzhou, Hangzhou and Tianjin. Following the establishment of HSBC Jade Centers in New York, Montreal, Vancouver, Hong Kong and Singapore, HSBC Shanghai Jing'an Sub-branch in Mainland China was opened in the Shanghai Centre on Aug. 28, 2019

(Address: 4th Floor, Shanghai Centre, #1376 West Nanjing Road, Jing'an District, Shanghai, China), it will allow clients to meet with dedicated Jade team of professionals in the comfort of a private environment.

HSBC Jade — Six Benefits to take you through an exclusive journey.

Exclusive Benefits

Worldwide Privileges

Tailored Wealth Planning

Global Connectivity

An Elite Team

Family Protection and Legacy Planning

◦ Exclusive Benefits

- Enjoy preferential interest rates*, and preferential exchange rates of a wide range of foreign currencies to ensure you have a diversified portfolio.
- Gain access to preferential home loan rates*, making your property purchases stress-free.
- Receive certain services free of charge* and take advantage of upgraded services.
- Enjoy a preferential annual fee on HSBC Premier Travel Credit Card, facilities including airport VIP lounges and a 50% discount on business class tickets**.

* Specific offers are subject to circumstances. For details, please contact HSBC's branch staff. HSBC reserve the right to the final decision.

* The specific fee as defined in the Tariff of Accounts and Services for Personal Customers

** For a detailed description of the rights and benefits, please visit our credit card website: <https://www.hsbc.com.cn/credit-cards/>



◦ Worldwide Privileges

- 24/7 access to the personal lifestyle concierge service offered by Ten Lifestyle Group (Ten)
- Exclusive benefits offered by a global network of selected partners
- Exclusive and exciting events in lifestyle, health, travel, and education
- Exclusive Jade platform on Mobile APP, multi-function all at your finger tips
- Exclusive insurable protection benefit brings you better life

In addition to banking products and services provided by a Jade relationship director, you will also enjoy professional concierge services provided by a lifestyle consultant from Ten Lifestyle Group, including:

Fine Dining	Priority reservation; Access to private clubs and venues
Travel	Itinerary planning; Transportation arrangements; Hotel booking
Shows & Activities	Ticket reservation for popular shows and the world's top sports, fashion and cultural events; VIP access to art exhibitions
Shopping	Scouting for limited edition products; VIP shopping experiences
Health Management	Access to luxury spas and salons
Education	International education planning; Customized study tours



HSBC Jade clients can also enjoy a professional concierge service 24/7, including air ticket booking, customized hotel and travel experience programs, fine dining and travel privileges, as well as access to articles and reviews written by experts on the exclusive concierge service digital platform*.

Global Hotel Benefits	More than 1,500 4-star and 5-star hotels Exclusive discounts Exclusive hotel privileges
Global Hotel Services	More than 130,000 hotels Discounts and offers Guaranteed reservations
Global Flight Privileges	Partnerships with more than 30 airlines worldwide Airfare discounts Customized first class and business class bookings
Global Fine Dining Benefits	Priority access and discounts Guaranteed reservations Up to 6,000 world-class chefs
Global Ticket Services	Official ticket purchasing Priority access and pre-ordering Service fee waiver

*The Concierge service digital platform is owned and operated by Ten Lifestyle Group



A. Client Testimonials*



Travel Plan

Ten helped plan a 15-day tour of Australia for my family of 6 during the Christmas holidays. Ten took every aspect of the journey into account, including booking flights, selection of and hospitality at HSBC's partner hotels, planning fine restaurants for each day's dining and activities in different cities. This not only saved me a lot of time, but also allowed me to have a vacation well spent with my family.



Education Counseling

In cooperation with specialized institutions, Ten provided education-related programs and resources that were customized for my kids; from enrolment applications and guardianship applications, to employment workshops and applications for summer camps in the UK and the US. It saved me a lot of time and made my kids' schooling easier.

*The above stories are based on real client experience provided by Ten Lifestyle. Any resemblance to existing persons, or actual events is purely coincidental.



Holiday Arrangements

My daughter attends a British school. I wanted to give her a special party for her 18th birthday. As I could not be with her, I entrusted Ten to book a Michelin restaurant for my daughter and her friends.

Ten made even more considerate arrangements for the birthday party than I could have expected for. When my daughter cut the cake, a London Concierge Service Specialist presented her with my handwritten birthday card that had been sent to the London office in advance, along with a bouquet of flowers.

Even though my daughter and I were far away from each other, she could still feel my love and best wishes for her. This brought tears of joy to her eyes!



Access to Global Boutique Selections

Once I wanted to order a Hermès crocodile handbag, but the brand has a policy restriction that bans bags from being mailed directly to China. Fortunately, Ten commissioned a reputable supplier in the UK to source it in the UK and then send it to Hong Kong. All I needed to do was to pick up the handbag from Ten at its Hong Kong office. Ten's purchasing specialists even provided a careful explanation of the goods to me and taught me how to distinguish genuine bags from fake ones. Without having to fly all the way to Europe, I can always look to Ten for my most coveted items.

B. Exclusive Offers from our Global Partners*

We understand your unique travel needs, from customized high-end travel planning to hotel selection at your destination. As a Jade client, you will receive exclusive offers from the following partners:



Mandarin Oriental Hotel Group

- VIP status
- Room upgrade (if available at check in)
- Complimentary Internet access
- Welcome amenities inspired by the destination
- 100 USD credit for use on dining or spa services (once per stay)
- Continental breakfast for two daily
- 50 USD credit for suite bookings (once per stay)
- Special offers through the year on hotels including complimentary nights



Small Luxury Hotels

Instant upgrade to SLH's top tier INDULGED:

- Complimentary breakfast for two
- Room upgrade (if available at check in)
- Early check-in at noon (based on request at time of booking)
- Access to exclusive rates (based on client's annual spending)
- Invitation to private and exclusive global events
- Late check-out until 3pm (based upon availability)
- 3 for 2 exclusive offer access (three nights for the price of two when clients book a two night stay at selected properties)



Regent Seven Seas Cruises

- \$350 per booking to spend as you wish on board – indulge in the Spa, boutiques or upgrade to a truly unique onshore experience
- \$500 per booking (when booking Penthouse Suites and above)
- Receive a stunning Guerlain gift set with every booking.
- Guests departing from US, Canada, UK, Germany, Austria or Switzerland enjoy flights and transfers included in the fare



onefinestay: the world leader in luxury vacation rentals

- Complimentary 24-hour, hotel style service available any day of the week
- Stays to the values below will receive: £0 - £5000 = £250 concierge credit
- £5000 - £10,000 = £500 concierge credit
- £10,000 - £20,000 = £750 concierge credit
- £20,000+ = £1,000 concierge credit



A&K Luxury Tailor Made Travel

- VIP status
- A dedicated private account manager who handles all travel arrangements before, during and after your trip.
- Complimentary Signature Experience valued up to \$1,000 per person, or a spa credit of \$500 per person
- Additional benefits include early check-in and late check-out, room upgrades, breakfast in bed and valet parking (subject to availability)
- Complimentary copy of Safari: A Memoir of a Worldwide Travel Pioneer from A&K founder, Geoffrey Kent

With our rich experience in art auctions, fashion appreciation and everyday aesthetics, we understand your need for quality lifestyle products. As a Jade client, you will receive exclusive offers from the following partners:



Christie's

- Exclusive events, previews and private tours throughout the year
- 10% discount on Christie's Education courses
- Free advisory services on auction



Farfetch luxury fashion retail platform

- HSBC Jade clients are upgraded to Farfetch Private Clients and receive the following benefits: Private client welcome gift, anniversary gift, Priority customer care, Personal styling, Unlimited free global express delivery, Same-day and 90-minute delivery, On-the-go access to the Private Client app, Be the first to shop the latest arrivals and exclusive designers

*Due to the unforeseeable factors, the above mentioned content may be different from the actual situation.





C. Offline Exchange Platform for Jade Clients

With our global perspective, we focus on “legacy planning” and “international lifestyle” choices. We launch regular exclusive events that reflect current trends, bringing an exclusive global lifestyle program for you to cherish and be inspired by.

Jade Themed Workshop Series

- Jade Wealth / investment outlook; tax information sharing—all behind closed doors
- Jade Fine-Dining / exclusive banquets prepared by culinary masters; culture and cuisine; unique private dishes
- Jade Education / social etiquette; international education planning; spiritual legacy planning
- Jade Health / health preservation; introspection and exercise—striving for mental and physical fitness
- Jade Art / exploration of the night art museum; a walk with artists

Worldwide Top Events and Activities

HSBC Champions; Art 021; PHOTOFAIRS Shanghai

VIP Access to Exclusive Event Experiences Curated by our Partners

Jewelry appreciation; new product launches; auctions

Based on a unique understanding of food and wine, we have entered into partnerships with top restaurants and wine producers to guarantee you access to exclusive offers with your Jade membership.



Berry Bros. & Rudd

Berry Bros. & Rudd has earned a world-class reputation as Britain’s oldest wine and spirits producer. Whether you are looking for the everyday, expanding your collection or investing in a cellar, Berry Bros. & Rudd has the expertise to help:

- A dedicated Jade Adviser providing expert advice and assistance to clients globally
- Preferential Wine Cellar Plan membership, with a complimentary case of fine wine exclusively for Jade clients
- Priority access to selected wines before they are offered to the wider market
- Discounts on Berry Bros. & Rudd’s Own Selection range
- 10% discount on international deliveries

Jade clients can enjoy Western food, Chinese food, and fine dining at Michelin-starred restaurants throughout China.

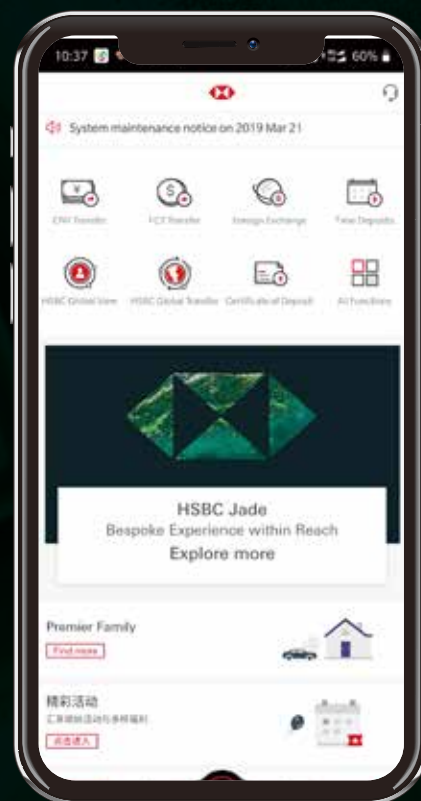
*Due to the unforeseeable factors, the above mentioned content may be different from the actual situation.
HSBC Jade reserves the right of the final interpretation.



D.Mobile banking Jade exclusive platform

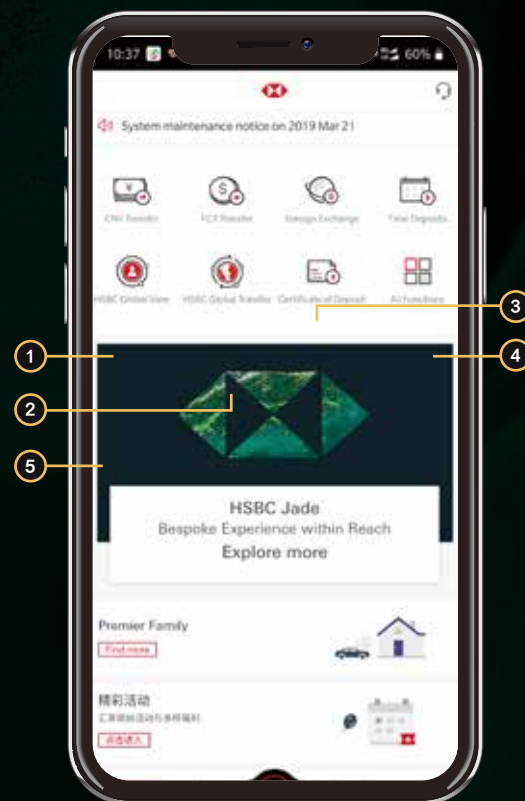
Jade client exclusive platform with 4 brand-new sessions to enhance unique customer experience

Jade exclusive entry:



Jade exclusive platform:

Consolidated your Jade number, contact info of your Jade Relationship Director, Jade hotline and Wechat entry all at your finger tips.



- ① **Document center:**
Information center of Jade Terms and Conditions, welcome brochure, partner brochure, concierge brochure
- ② **Exclusive Privilege:**
Jade customer can apply for exclusive insurable protection covered with accidents insurance, medical care and limitless usage in family health-care services*
- ③ **Jade concierge:**
Unique Jade exclusive concierge service** for tailor-made needs.
- ④ **Splendid events:**
Jade client can register online to enjoy splendid Jade exclusive events.
- ⑤ **Professional information:**
First-hand information, insight into current affairs, all at finger-tips.

*HSBC China is the insured to render insurable protection provided by Allianz and health service independently offered by Allianz's contracted vendor. Please click "Exclusive Privilege" page on Mobile Z to find your eligibility.

**Concierge service provided by Ten Life Style Group



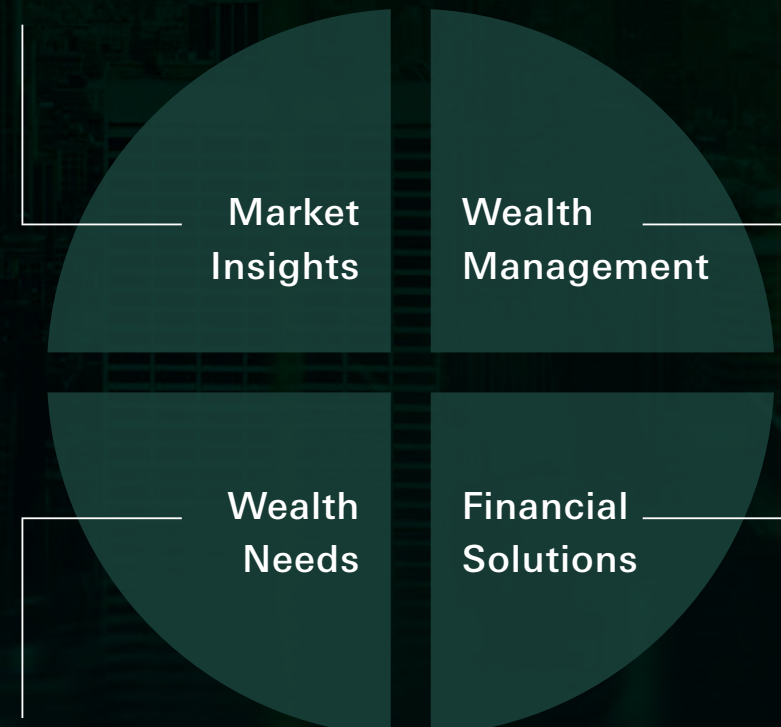
◦ Tailored Wealth Planning

- Personal financial plans tailored for Jade clients
- Asset reference model platform to help optimize asset allocation
- Exclusive investment and insurance products

A. HSBC Jade's Comprehensive and Refined Financial Services

- HSBC Jade Investment Outlook
- HSBC Jade Financial Outlook Report
- Currencies Overview
- FX Forecast Report

- HSBC Wealth digital platform (wealth dashboard, Sales financial planning platform, RM platform)
- Online Financial Health Check
- Asset reference model platform



- Protecting your family
- Planning for retirement
- Funding children's education
- Managing and growing wealth
- Preserving legacy

- Deposits and Home Loans
- Insurance Products (third-party distribution)
- QDII products launched by HSBC China
- Collective Asset Management Plan (third-party distribution)
- Structural Products Launched by HSBC China, including custom features



B. HSBC Jade meets every aspect of your wealth management and planning needs

HSBC Jade Investment Outlook

The quarterly features major global asset trends and investment perspectives. By focusing on a range of important investment themes, it aims to provide insightful and actionable information, outline future challenges and opportunities, and gather ideas from HSBC and third-party experts to help you build a strong investment portfolio. It is available to read online. You can access it by logging in to Personal Internet Banking.

HSBC Jade Financial Outlook Report

The quarterly provides in-depth coverage of the most appealing investment areas and topics. It is aimed at helping you stay on top of the market, make informed decisions and seize upon event-driven investment opportunities. You can access the publication through our user-friendly Personal Internet Banking or WeChat account.

Market Insights and Seminars

You have the opportunity to talk and consult with experts from HSBC Asset Management and Global Capital Markets to reach decisions on your personalized investment choices.

HSBC Wealth digital platform (wealth dashboard, Sales financial planning platform(SFP), RM platform)

With an upgraded personal wealth management feature that streamlines the goal planning process, and optimizes PAS product selection options, the Jade platform helps you better achieve your financial goals. In combination with a one-stop financial health check and analysis tool, we can fully understand your needs based on the four major goals.

Wealth Needs

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. HSBC is an expert in providing services and consultancy on wealth inheritance planning. Our Jade Relationship Managers and wealth inheritance planners work as a team to tailor-make solutions for your needs. As for any legal issues involved in the planning procedure, we also provide a collection of top domestic law firms for you to choose from. HSBC Jade clients can gain exclusive access to discounts on services offered by these law firms.

Asset reference model platform

Building on HSBC Asset Management's professional investment and research experience in the international and Chinese markets, we have included global stocks, emerging market stocks, Chinese stocks (A shares), global comprehensive bonds and Chinese bonds in the basic asset class of PAS IC to form a suitable Asset Mix that suits your risk tolerance (scale 3 to 5). PAS IC will be integrated into the existing Sales Financial Planning platform (SFP) to further streamline your financial planning process. A desirable portfolio of solutions is provided via the system.

C. HSBC Jade provides you with a full range of financial products and services

Deposits

As a new Jade client, you can participate in exclusive US dollar deposit activities, and take advantage of competitive RMB large-denomination CD deposit interest rates with flexible tenors to accommodate your diverse cash needs.

Insurance

Get exclusive insurance services, competitive rates, health insurance coverage and additional access to overseas medical care.

Overseas Investment Plan - QDII Offshore Fund

Under the Overseas Investment Plan, the funds raised by HSBC will be invested in corresponding overseas funds and QDII bonds to help you diversify risk and soften volatility.

Home mortgage loan

Enjoy preferential home loan interest rates and access to fast-tracked approval channels. If your Home Mortgage Loan drawdown amount is no less than CNY 6 million or equivalent and the value of your mortgaged property is no less than CNY 12 million or equivalent, you could enjoy HSBC Jade with minimum Total Relationship Balance requirement of HSBC Jade and monthly service fee waived for 12 months from the date of execution of the Home Mortgage Loan contract.

Structured products

Access our exclusive CPI products on the online platform with customized functions for better quotes. With the first HSBC index, we work to reduce volatility using our effective asset allocation expertise. In combination with the "Global View" participation rate, it is guaranteed to make a difference.

Collective asset management plan

Compared with public funds, Jade's exclusive collective asset management plan covers a wider range of investments, providing unique flexibility as a result.



Global Connectivity

- Enjoy selected Jade benefits and exclusive offers in multi-markets with HSBC Jade Passport.
- Enjoy convenient banking at our global network of branches and emergency support no matter where you are in the world
- Transfer your diversified currencies between your HSBC accounts around the world instantly and for free
- Bring your family on board as a Premier Family, enjoying family financial services and international education services

Your Jade Passport

We understand your aspirations aren't restrained by physical spaces or borders. That's why Jade Passport is designed to give you the freedom to follow whatever opportunities life brings, all whilst taking Jade benefits with you.

If you are an existing HSBC Jade client in Mainland China, Hong Kong SAR, or Singapore, you can now enjoy benefits from Jade Passport within these countries/region. Your Jade status in one country/region unlocks access to selected exclusive products, preferential rates, discounts and an enhanced level of service in these three Asia markets.

To learn more about how Jade Passport can benefit you, please contact your dedicated Relationship Manager.

Global Banking Services* at your fingertips

Stay Premier, wherever you go

Global Banking Service allows you to enjoy excellent banking services no matter your location. Giving you 24/7 access to our global support and services wherever you are. Premier in one country, Premier in all countries. You'll have your Premier account, wherever you bank with us in the world.

Global Emergency Support

We understand that unpredictable things can happen. If you or your family members (spouse and children) have an emergency situation overseas, you can rely on us to provide emergency cash for you and your family. With more than 245,000 branches in 200 countries and regions around the world, we can provide global emergency cash for you and your loved ones (spouse and children). Unfortunately, Junior account holders will not be able to apply for emergency cash services for their families.

A global view of your money

As a Premier customer, you can manage all your HSBC accounts around the world through Personal Internet Banking. You can also transfer money to anywhere for free. Save time and effort with online transfers anytime you want. It's easy, safe, quick and convenient.

Bring your family on board – Premier account

Family Financial Services*

- Real time Family View of account assets/transactions
- Junior Account (ages 14 to 18)

International education financial services*

- International Education Payment Solutions (IEPS)
- Appointment for overseas account opening
- Global View and Global Transfer (GVGT)
- Global network coverage
- Overseas financial support

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



◦ An Elite Team

- Jade's elite team provides exclusive services
- A dedicated team of wealth management professionals, loan consultants, and external lawyers.
- Leveraging more than 150 years of global financial experience and expertise, the team works alongside the Global Markets Department, HSBC Asset Management and HSBC Insurance to provide strong support and the best products for you.

The HSBC Jade team are on hand with many years of experience and professional knowledge to deal efficiently with all of your financial needs.

Jade Relationship Director

We are committed to establishing a longstanding relationship with you, working with you on wealth management strategies that help you to achieve your wealth and lifestyle goals in all the different stages of life.

Jade Senior Wealth Planning Consultant

Cooperate with a HSBC Jade Relationship Director to tailor your personalized financial and heritage plan, with your passions and goals at the core of the plan.

Jade Senior Investment Consultant

Assist in developing a comprehensive portfolio and wealth management strategy that is right for you.

Jade Relationship Officer

Provide one-to-one business support for Jade Relationship Directors, execute customer orders in a timely manner, and ensure smooth services.

Insurance consultants, loan consultants, external legal experts

They are also part of the expert team who are always ready to help answer any questions related to wealth management.



◦ Family Protection and Legacy Planning

- At HSBC, our Jade client relationship directors can help you to better identify your needs or address any issues in legacy planning by need fulfillment form.
- Your Jade Relationship Manager works alongside financial planning experts to provide one-to-one analysis of any legacy planning needs and develop customized solutions for you.
- We also provide a collection of top domestic law firms for you to choose from. You can gain exclusive access to discounts on services offered by these law firms

When you enter a new stage of life, such as settling down, starting a family, creating a business, or accumulating a certain amount of wealth, you can start to plan for wealth inheritance. Here are a few important basic questions to get you started.

How to start with Legacy Planning?



Who inherits?



When to transfer assets?



How will they receive it?

We understand your legacy planning needs, and will provide expertise to meet your unique needs. At HSBC, our Jade client relationship directors can help you to better identify your needs or address any issues in legacy planning by needs fulfillment form. We also provide top domestic law firms for you to choose from, with a wide range of exclusive solutions and discounts & offers.

Thrive Beyond Limits

Enter a world of privileged services to meet your unique wealth management and lifestyle needs.

Eligibility for HSBC Jade(CHINA)

- Participation in HSBC Jade is available to HSBC Premier Bank Account holders who have maintained a Total Relationship Balance (as defined in the Tariff of Accounts and Services for Personal Customers) with HSBC in mainland China which, in aggregate and calculated as an average over the immediately preceding three consecutive calendar months, are equal to at least CNY 6,200,000 or such other amount as determined by us at our sole discretion from time to time ("Qualifying Balance") immediately prior to HSBC Premier Account Holders becoming HSBC Jade clients.
- After the end of each calendar month, we will look back to determine if you have maintained a Qualifying Balance for the previous 3 months. If you have been unable to maintain a Qualifying Balance, your eligibility to be an HSBC Jade client will expire at the end of a period of 12 months from the end of the previous calendar month.
- As a HSBC Jade client, you have access to HSBC Premier benefits.