

Notification on changes in the customer type applicable to “HSBC Advance”

Based on “Notification on changes in the monthly service fee and customer type applicable to “HSBC Advance” published by our official website on 18 Oct 2024, we intend to make the following revisions, which will be effective on 3 Feb 2026.

From 3 Feb 2026, Advance account service are only applicable for the following types of customers: Staff of HSBC Group, Home Mortgage Loan customers, Employee Workplace Solutions customers, Premier downgrade customers, Personal Banking upgrade customers.

For ease of your understanding, the table below explains the comparison before and after the adjustment:

Account Service Type	Change Item	Before adjustment	After adjustment	Remark
Advance	Monthly Service Fee	Free (from 15 Oct 2024)	Free (from 15 Oct 2024)	No change, there is no minimum Total Relationship Balance requirement and no monthly service fee for Advance account service.
	Applicable customer types	Staff of HSBC Group	Staff of HSBC Group	No change, these customers will still be eligible to apply for Advance account service.
		Home Mortgage Loan customers	Home Mortgage Loan customers	
		Premier downgrade customers	Premier downgrade customers	
		Personal Banking upgrade customers	Personal Banking upgrade customers	
	Not applicable	Employee Workplace Solutions customers (from 3 Feb 2026)	Changed, these customers will be applicable for Advance account service.	

These adjustments are only for the customer type applicable to HSBC Advance account. The products and service scope applicable to the relevant accounts and the charge standard remain unchanged. For details, please refer to <Tariff of Accounts and Services for Wealth and Personal Banking Business>

(<https://www.hsbc.com.cn/content/dam/hsbc/cn/docs/document-download/tariff-of-accounts-and-services-en.pdf>) published by official website.

HSBC Bank (China) Company Limited
2 Feb 2026