

# Discover HSBC Premier





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# HSBC has been committed to the Chinese market for over 150 years.

## April, 1865

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HSBC opened its first branch in Shanghai in April, 1865. HSBC's trade name was derived from the initials of The Hong Kong and Shanghai Banking Corporation Limited, the founding members of the HSBC Group. In 1865, The Hong Kong and Shanghai Banking Corporation Limited was established to facilitate growing trade between Europe, India, and China.

## 2002

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In 2002, HSBC Premier brand came to the Chinese market, providing local customers with personalized support and international service.

## April, 2007

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HSBC Bank (China) Company Limited started operations as a locally incorporated foreign bank. It is owned by The Hong Kong and Shanghai Banking Corporation Limited.

## May, 2014

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HSBC China Premier announces a new concept of "Personal Economy" a new perspective based on observing customer needs.

## May, 2018

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HSBC Premier unveils its new "Supporting You and Your Family Towards a Full Life" services, which include Family Finance, Premier Junior Accounts, and family protection plans.

## May, 2022

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HSBC Premier announces dimensional upgrades to its services, creating "A World of Premier at Your Service."



## A world of Premier at your service

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.

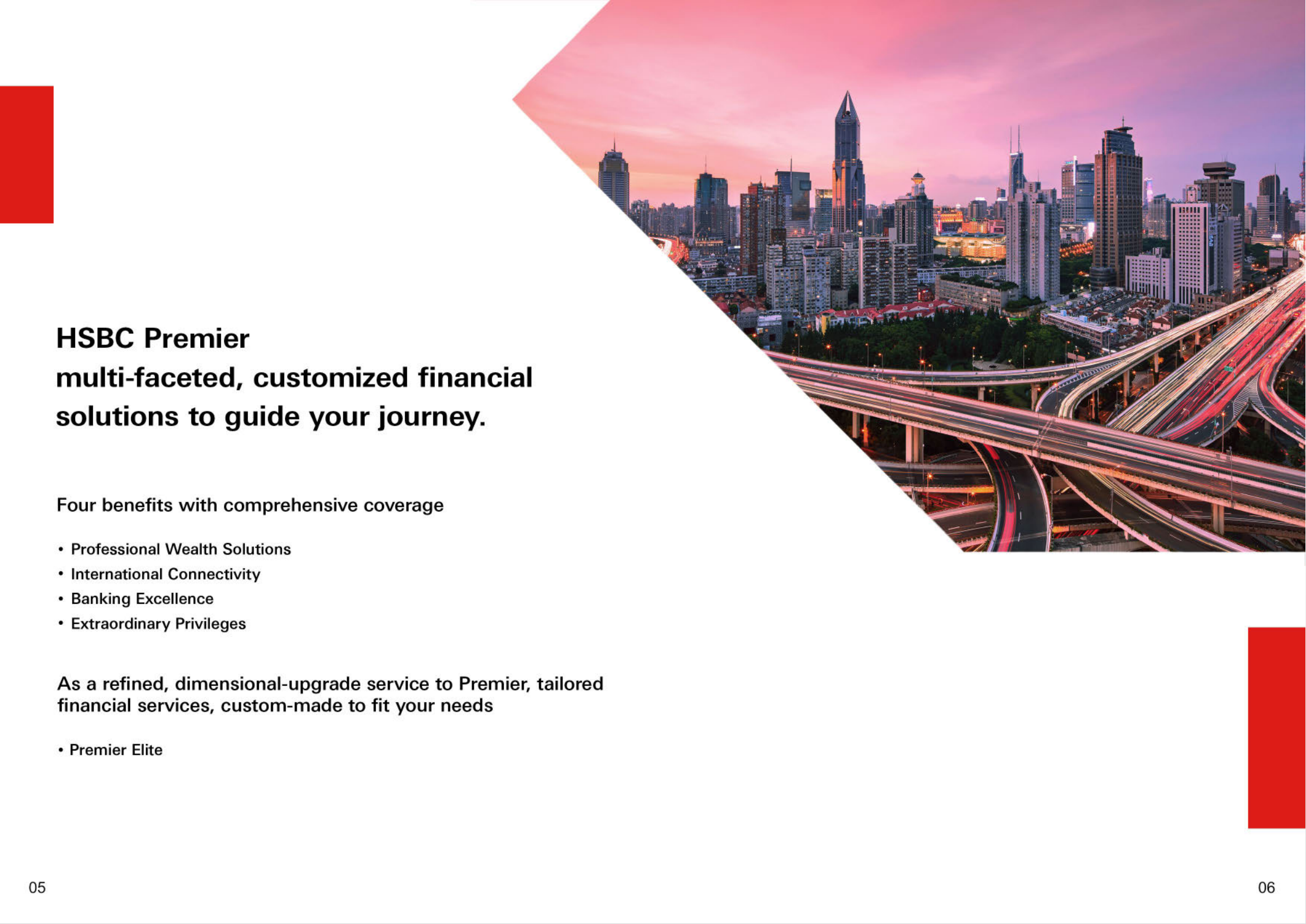
Our mission is to successfully integrate wealth with life, while providing personalized, comprehensive services catered to you and your family.

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.







## **HSBC Premier multi-faceted, customized financial solutions to guide your journey.**

### **Four benefits with comprehensive coverage**

- Professional Wealth Solutions
- International Connectivity
- Banking Excellence
- Extraordinary Privileges

**As a refined, dimensional-upgrade service to Premier, tailored financial services, custom-made to fit your needs**

- Premier Elite

# Professional Wealth Solutions

Your Relationship Manager is handpicked, offering many years of experience and professional knowledge to efficiently actualize all of your financial needs, as well as 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.

## 1. An Immersive Wealth Management Experience

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### 1) 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.

### 2) 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 your financial goals.

### 3) Wealth education and market outlook:

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

## 2. Rational and Comprehensive Wealth Planning

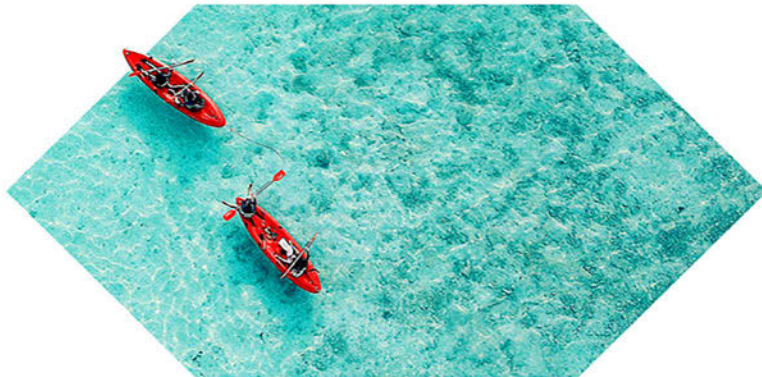
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- 1) We help you assess your risk appetite based on your needs with a comprehensive assessment and offer you one-stop financial solutions that best suit you.





- 2) From protecting your family, retirement planning, funding your children's education to managing and growing wealth, we take a holistic approach to the varying needs of every stage of your life.
- 3) 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.



### 3. Flexible and Diversified Asset Allocation

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#### 1) Global asset allocation:

Investors have the flexibility and opportunity to invest offshore through Overseas Investment Plans (QDII) and reap the rewards from foreign market growth.

#### 2) Asset allocation management process:

Based on your goals and risk preferences, we use a comprehensive financial assessment to determine ideal solutions.

# 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.

## 1. Global Connectivity

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- 1) Through HSBC's International Education Services, you may make reservations to open an account at an overseas HSBC branch. HSBC's upgraded Smart Mobile Onboarding Tools (available in Singapore and the U.K.) enable clients to complete an online reservation to open an overseas account without leaving the comfort of home.



- 2) 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.

## 2. Global Recognition

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

## 3. Global Support

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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.

## 4. International Education

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HSBC has a dedicated team providing free support to customers that plan to study overseas. We will help you 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.



# Banking Excellence

Any time, any channel, any service, any scenario,  
HSBC is devoted to supporting you.

## 1. All-day Support for Your Banking Needs

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Through our mobile app banking, WeChat service accounts, our 7/24 customer service hotline, personal online banking etc., our services are available anytime, anywhere. HSBC Premier offers convenient, all-day attentive, and secure services.

## 2. Preferential Pricing

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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.



## 3. Payment Support with Full Coverage

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We support major local and global payment channels, including third-party payment platforms such as WeChat Pay and Alipay. We also support CNY and foreign currency transfers via our versatile Mobile Banking APP, allowing you to travel the world with peace of mind.

## 4. Exclusive Home Loan Rates

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HSBC offers Home Mortgage Loan services in 18 cities across mainland China. Home mortgage loans are available in HKD, USD and RMB. We provide you with optimized applications, exclusive home loan rates, flexible repayment options and multiple supplementary services. Our home loan advisers will meet you in person and guide you step by step through the process, virtually making your home-buying experience hassle-free.

\*The loan interest rate will be determined by our bank's customer credit review and local laws, regulations and policies.

# Extraordinary Privileges

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

## 1. Comprehensive Customer Rewards Program

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

### 1) HSBC community reward points program:

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

### 2) HSBC Premier travel credit card benefits:

HSBC Premier Travel Credit Card includes one Union Pay Card and one MasterCard. You may enjoy up to 50% off business class airfare, high-end hotel concierge services, and free entry to local and global airport/railway station lounges. Our credit cards are designed to support your lifestyle and can act as your passport to a world of benefits.

## 2. Healthcare Hospitality

HSBC periodically hosts both online and offline health seminars, and offers discounted rates at our partnering gyms and dental clinics.

## 3. Third-Party Tax and Legal Support

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

## 4. 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.

### 1) Sharing your privileges with your family

#### a. Bring your family onboard with Premier

Maintain an average Total Relationship Balance above 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.

#### b. Family finances at a glance

After obtaining authorization,<sup>1</sup> you may use "Family View" in HSBC Mobile Banking to keep track of your family's finances in real-time, including their transaction details and investment portfolios.

<sup>1</sup> Parents are not required to obtain authorizations from their children who are under 18 to check their transaction details and/or investment portfolios.







### c. Global View and Global Transfer (GVGT)

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

## 2). Accompany your Children's Growth

### a. HSBC Premier Junior Account

If you're already an HSBC Premier customer, you have the option of applying for an HSBC Premier Junior Account for your child (aged between 14-18 years old). That way, your children, you and/or your spouse will all be able to enjoy exclusive HSBC Premier family services. Use the "Family View" option in your HSBC China Mobile Banking app to keep track of your children's finances in real-time, including their transactions.

### b. Debit card usage and transaction limit setup

Your children can link their HSBC debit card to a third-party payment platform (including Alipay and WeChat pay) for daily usage. To help them better manage their money, you can also set up daily transfer and spending caps for, as well as third-party payment limits.

## 3) Build a future for your loved ones with family protection

### a. Protect your family's health

Give your family 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.



#### **b. Prepare for your child's education**

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

- Plan and save your money for lower-risk investments.
- Reserved exclusively for educational purposes, the fund can be used to support your children's studies, regardless of the economic state.

#### **c. Retirement planning for you and your loved ones**

**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 dependent on government policies and market volatility.

#### **d. Pass down your legacy**

**Whole life insurance gives you financial protection, while guarding 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 your quality of life.

#### **e. Family insurance plan review program:**

As an esteemed Premier customer, you may contact your dedicated Premier Relationship Manager or visit an 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 yourself and your family with rational plans.





## Premier Elite

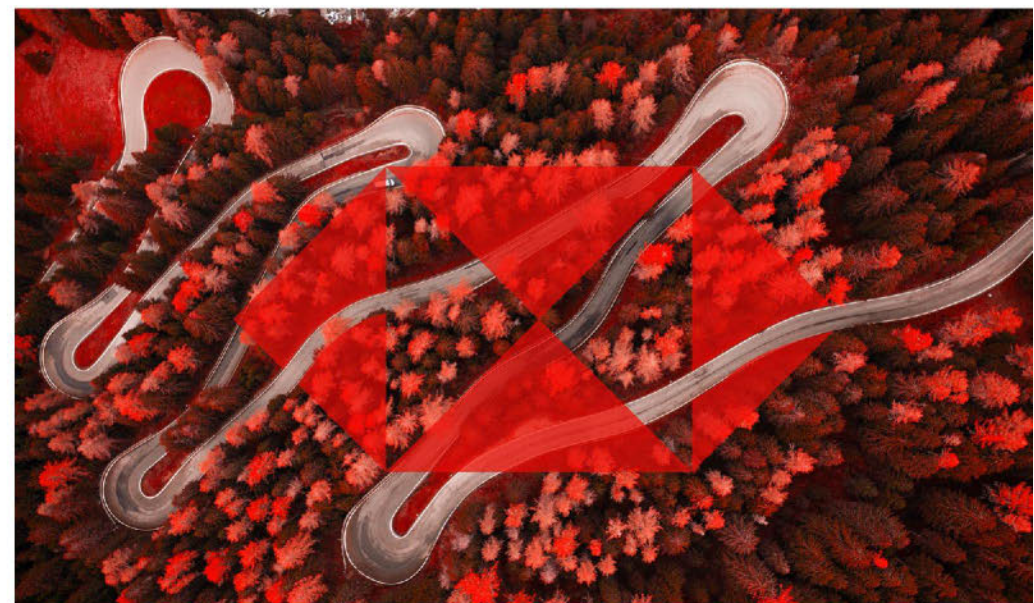
As a refined, dimensional-upgrade service to Premier, we are dedicated to provide elevated benefits to every HSBC Premier Elite Clients. Based on your finances and lifestyle bringing you our qualified Relationship Manager, carefully tailored wealth management solutions, superior service and preferential pricing. Explore and discover a world of extraordinary and lasting experiences, with your passions and goals at the core of everything we've designed.

### 1. Elite Wealth Management

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#### 1) Tailored investment outlook:

The quarterly published features major global asset trends and 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.



#### 2) Comprehensive product shelves:

HSBC provides a full range of financial products and service to fulfill your varying needs.

Structured deposits (launched by HSBC China):

Premier Elite exclusive structured deposits with tailor-made solution

Overseas Investment Plan (launched by HSBC China):

Premier Elite exclusive fee discount\*

\*Subject to the Notice on the Campaign of Overseas Investment Plan Fee Discount published via public channel.

Insurance (distributed by HSBC China):

Premier Elite exclusive insurance products with preferential, examination-free insurance amounts and post-sales service.

Asset Management Plan (distributed by HSBC China):

Compared to mutual funds, asset management plans may involve a wider range of underlying while providing unique investment flexibility.

\* The aforementioned management plan is distributed and managed by mutual fund companies; the distributor assumes no responsibility for investments, payment nor risk management of the products.

### 3) One-stop legacy planning:

As one of the priorities of HSBC's wealth capabilities, HSBC Premier Elite hopes to further enhance legacy planning solutions by integrating our global resources and professionals to ensure your wealth carries on its designated path, while providing maximum continuity for your family.

Wealth planning insights: In-depth insight into global wealth inheritance information and trends, while understanding the significance of safe wealth transfer.

Legacy journey platform: Comprehensive, one-stop solutions for designing succession plans.

Tax and legal advisory services: Joint effort with professional partners<sup>1</sup> to provide consultations for building a legal safe harbor for personal and family assets.

Wealth and insurance product management: Helping high net worth individuals maintain their wealth through strategically diversified asset allocation, such as investments and insurance.

Building an enduring legacy: Wealth assurance tools for protecting your wealth and legacy.

Cultivation of the next generation: In collaboration with third-party partners,<sup>2</sup> Next Gen Solutions aim to shape the next generation through "tomorrow's elite," "leadership wisdom," and "future elite" camps. We aim to mentor the future generation through a series of workshops, research and training courses.

\*Note: 1 and 2 related services are provided by third parties

## 2. Elite Global Connectivity

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### 1) Your Premier Elite passport:

Enjoy select Premier Elite benefits and exclusive offers in the markets of Mainland China, Hong Kong SAR and Singapore with Premier Elite Passport. As a Premier Elite customer in Mainland China, Hong Kong SAR or Singapore, you can now enjoy benefits from Premier Elite Passport within these countries/regions. Your status in one country/region unlocks access to selected exclusive products, preferential rates, discounts and an enhanced level of service in these three Asian markets.



### 2) Enhanced SLAs for opening overseas accounts:

Your appointments for overseas accounts opening will be processed in priority, and you will be served by our senior relationship managers in Hong Kong SAR and Singapore.

## 3. Elite Banking Service

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### 1) Premier Elite priority banking services:

Our banking services strive to satisfy your Premier Elite experience through support from our senior relationship managers and dedicated product experts, priority service at HSBC branches and our service hotline. Your electronic transfer limits will be extended to CNY 5 million at your discretion.

\*Transfers made by customers through foreign exchange savings accounts are subject to Mainland China's foreign exchange control, as well as other relevant laws, regulations, policies and regulatory requirements. Relevant transfer limits are periodically adjusted in accordance with the latest regulatory regulations and requirements.



## 2) Preferential pricing and additional fee waivers:

Premier Elite customers enjoy preferential rates on retail banking products (deposits, foreign exchange, etc.). Compared to Premier members, Premier Elite customers are entitled to additional fee waivers on the majority of transactions, such as domestic and overseas wire transfers, cross-border cash withdrawals etc. In addition, you can enjoy a preferential annual fee on your HSBC Premier Travel Credit Card.



## 4. Elite Tailored Privileges

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### 1) 7/24 access to the personal lifestyle concierge service offered by Ten Lifestyle Group (Ten)

As a Premier Elite customer, you will 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 bookings;

Shows & Activities: Ticket reservations for popular shows as well as world-class sporting events, fashion and cultural events; VIP access to art exhibitions.

Shopping: Scouting for limited edition products; VIP shopping experiences

Health Management: International medical assistance and high-end physical exams

Education: international education planning; Customized study tours.

Premier Elite customers can also enjoy a professional concierge service available 7/24, including airline 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\*.

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



## 2) Premium healthcare services:

Exclusive customer benefit protect your health while providing peace of mind to your whole family.

Outpatient appointment service at select hospitals: you and your family can enjoy a total of 3 outpatient appointment services per year (including specialist appointment and accompaniment services), providing you and your family with a better healthcare experience.

VIP reservation channel for physical examination prepared for studying abroad\*

\* Provided by Third-Parties

## 3) Golf benefits:

With reservations through our concierge service provider, tee off at a number of high-end golf courses across the country. And we have prepared 6 free opportunities per year for you to practice at driving range to lay a solid foundation for the next round.

\* Provided by Third-Parties



## 4) Offline exchange platform for Premier Elite clients

With our global perspective, we focus on "legacy planning" and "international lifestyle" choices. We regularly launch exclusive events that reflect current trends, forming an exclusive global lifestyle program that inspires.

## 5) Legal and tax consulting services

Cooperating with select tax and legal partners\* provides you with a free 20-30-minute consultation, providing professional guidance towards building your personal and family assets' legal safe-harbor.

\* Provided by Third-Parties



# Eligibility for HSBC Premier (CHINA)

## Join HSBC Premier

- If you maintain an average Total Relationship Balance of CNY 500,000 (or foreign currency equivalent) or more, you can enjoy HSBC Premier with no monthly fees.
- If you and your family, under the same HSBC Premier Family, maintain an average Total Relationship Balance of CNY 500,000 (or foreign currency equivalent) or more across all family's accounts, you and your family can enjoy the privileges of HSBC Premier with no monthly fees.
- If you've already met the criteria as a Premier customer in another country/territory, you don't need to worry about meeting the minimum balance requirements, no matter where you are.

Note: A monthly service fee of CNY 300 (or foreign currency equivalent) will be charged to your account every month if the Total Relationship Balance of all the accounts under the same customer number falls below CNY 500,000 or its foreign currency equivalent in the previous month.



## Join HSBC Premier Elite

If HSBC Premier Account holders meet any of the following eligibility criteria, they may be eligible for HSBC Premier Elite.

- a) Total Relationship Balance (as defined in the Tariff of Accounts and Services for Wealth and Personal Banking Customers) of all the accounts under the same customer number is greater than or equal to CNY 6 million or equivalent foreign currency, or other amounts as determined by the bank at our sole discretion from time to time ("Qualifying Balance"). Any account balance held by you with HSBC in other jurisdictions will not be taken into account. We will give you prior notice of any change of the Qualifying Balance by way of display in our official website or by such other method as we may decide; OR
- b) Total Relationship Balance (as defined in the Tariff of Accounts and Services for Wealth and Personal Banking Customers) of all family members of one Premier Family with the bank is greater than or equal to CNY 12 million or equivalent, or other amount as determined by the bank at our sole discretion from time to time; OR

c) Customers who had approval from the Bank on his/her Home Mortgage Loan application and signed the Home Mortgage Loan contract, and the 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 20 million or equivalent; OR

d) The total balance of the “investment or wealth products” is greater than or equal to CNY 3 million or equivalent, which includes:

i. investment principal amount(s) of Dual Currency Investment(s) and Structured Deposit (Capital Protected at Maturity / Partially Capital Protected at Maturity);

ii. market value of other investment / wealth product(s);

iii. 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;

iv. 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.

e) Annualized premium of term life insurance products is greater than or equal to CNY 1.5 million or equivalent; OR premium of single payment insurance products is greater than or equal to CNY 15 million or equivalent.







**HSBC Premier supports you to grasp exclusive opportunities, while opening up a new world of opportunities.**

**Professional Wealth Solution** - Professional teams that perform financial health checks, wealth planning, asset allocation, and wealth education.

**International Connectivity** - HSBC's global connectivity support you connect with global resources and opportunities.

**Banking Excellence** - Receive all-day, all channel, all service, all scenario support.

**Extraordinary privileges** - Stay protected by sharing exceptional health, legal and tax services with your entire family.

**Premier Elite** - Dimensional upgrades, topped off with personalized, elite service.

To open an account, please visit an HSBC branch near you.

You may also make an appointment by scanning the following QR code:



Questions or inquiries?

Call our Premier service hotline:

95366

(Available 24 hours a day, Monday through Sunday)

If you are overseas, or in Hong Kong SAR, Macau or Taiwan, please remember to prefix the number with +86.