

Premier Elite

A World of Premier at Your Service



Welcome to join HSBC Premier Elite, you'll start to experience extraordinary privilege

Customized wealth management solutions to ensure the longevity and stability of your family's wealth.

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/region. Your 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.

Enjoy 7/24 global concierge services through our partnership with Ten Lifestyle Group.

Healthcare, legal and tax services through our partners and industry leaders provides you professional recommendation for building your safe-harbor.

This document merely introduces a few of the numerous benefits and services of becoming a Premier Elite client. If you have any questions, please contact your Premier Relationship Director, or contact HSBC China's service hotline at 95366.

Elite Wealth Management

Flexible and customized financial planning solution. Your Premier Relationship Director will keep in close contact, and customize a wealth management plan based on your investment goals.

Tailored Wealth Insights

As a privilege for premier elite clients, HSBC provides you the quarterly published tailored investment outlook that 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.

Comprehensive Product Shelves

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

- 1) Structured deposits (launched by HSBC China): Premier Elite exclusive structured deposits with tailor-made solution.
- 2) 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.

- 3) Insurance(distributed by HSBC China): Premier Elite exclusive insurance products with preferential, examination-free insurance amounts and post-sales service.
- 4) 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.





One-stop Legacy Planning

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 solution for designing succession plans.
- ▶ Tax and legal advisory services: Joint effort with professional partners¹ 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 partners², we aim to mentor the future generation through a series of workshops, research and training courses.

*Remark: 1&2 related service provided by third parties co-operated with HSBC China

Elite Global Connectivity

In the closely connected world with endless opportunities, we understand your aspirations aren't restrained by physical spaces or borders. That's why we strive to fulfill your overseas needs in addition to take care of your domestic banking needs.

Premier Elite Passport

Enjoy selected 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/region. Your 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.



Enhanced SLAs for Opening Overseas Accounts

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

Elite Banking Service

Enjoy HSBC Premier Elite's preferential offers for products and services

VIP 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 transfers 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.

Preferential Pricing and Additional Fee Waivers

Premier Elite customers enjoy preferential rates on retail banking products (deposits, foreign exchange, etc.). Compared to Premier clients, Premier Elite clients 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 may receive an annual fee waiver for your Premier Travel Credit Card.



Elite Tailored Privileges

We understand that there is more to life than finances, we thereby offer an exciting array of unique life experience around the world.

All-Day Concierge services

Enjoying world-level professional concierge services provided by Ten Lifestyle Group. Receiving unprecedented hospitality and support based on your interests, aspirations, and tastes. A global network of professionals at your service to provide recommendations and personalized services. Premier Elite customers 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*.

* Platform owned and operated by Ten Lifestyle Group

Privileges and Benefits from Selected Partners

- 1) Exclusive client health benefit*: you and your family can enjoy a total of 3 outpatient appointments service at select hospital per year.
- 2) 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.
- 3) Legal and Tax Consulting Services: Cooperating with select tax and legal partners* to provide free 20-30 minutes' consultations, providing professional guidance towards building your personal and family assets' safe-harbor.
- 4) 4) VIP reservation channel for physical examination prepared for studying abroad*

* Provided by third-parties

Online & Offline Exchange Platform for Premier Elite Clients

With global perspective, we focus on "legacy planning" and "international lifestyle" choice. We launch regularly exclusive events that reflect current trends, bringing an exclusive global lifestyle program for you to cherish and be inspired by.



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*&
Foreign currency fund transfers from Notes Account to Exchange Account	Waived*
Overseas Remittance	
Global Transfers	Waived*9%
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, clients must meet anyone of the following criteria: (1) Last month Total Relationship Balance is equal to or larger than CNY 500,000 (or foreign currency in equivalent); (2) Last month's average Total Relationship Balance of all family members of one Premier Family is equal to or larger than CNY 500,000 (or foreign currency in equivalent), (only applicable to customers who successfully register Premier Family); (3) the Premier Monthly Service Fee has been fully paid
@	International Premier Customers with overseas HSBC office as the Home Country bank are not subject to this condition
!	This item does not apply to cross-border 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
&	Relevant correspondent bank or overseas bank fees will be borne by customers. This service is exclusive for customers whose last month's Total Relationship Balance is not below the Premier Minimum Total Relationship Balance requirement
\$	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.



In addition to the services listed above, Premier Elite clients may receive the following additional fee waivers or preferential offers on selected banking services:

Transfers from personal HSBC accounts to non-HSBC accounts under the same name (including same-city and cross-city)	Waived*
Overseas Remittance	Waived*
Outbound Remittance by telegraphic transfer	Waived*
Domestic Remittance in Foreign Currency (domestic payment using foreign currency; performed in the form of bill exchange, domestic payment, wire transfer, foreign currency domestic collection)	Waived*
CNY transfers made through personal online banking, mobile banking, and WeChat service accounts to same-city or cross-city, cross-bank with single transaction exceed CNY 500,000	Waived*

*	<p>To enjoy Premier Elite rates, clients must meet any one of the following criteria:</p> <ol style="list-style-type: none"> 1) Last month's Total Relationship Balance is equal to or greater than the Premier Elite Minimum Total Relationship Balance requirement of CNY 6 million or its equivalency; or 2) Last month's Total Relationship Balance of all family members of one Premier Family is equal to or greater than CNY 12 million or its equivalency; or 3) 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 4) The total balance of the "investment or wealth products" is greater than or equal to CNY 3 million or equivalent, which includes: <ol style="list-style-type: none"> 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; or 5) 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.
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* For detailed product information and fees, please refer to the Tariff of Accounts and Services for Personal Customers. You can access relevant information via logging on to HSBC China homepage, Personal Internet Banking or WeChat Service Account.



