

HSBC China Global Private Banking
Opening up a world of opportunity



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Opening up a world of opportunity

Wealth is more than just the sum of your fortunes.
It is about creating new opportunities of value,
And providing global insights in an ever-changing world.
Our mission is to enable a sustainable future,
And to establish continuous growth.
Our teams of dedicated professionals are committed,
To providing you with global expertise and specialised services,
Opening up a world of opportunity for you and your loved ones.

HSBC: More than 150 years of history in the making

Founded	1865 in Hong Kong, China
Headquarters	London
Staff	~ 235,000 full-time employees globally
Clients	Over 40 million
Shareholders	~ 197,000 in 130 countries and territories
Global Connectivity	64 countries and territories in five geographical regions: Asia, Europe, North America, Latin America, Middle East and North Africa

1.Source: HSBC Holdings plc Interim Report 2021 (end 31 Dec 2021)

HSBC Global Private Banking: Our Awards

WealthBriefingAsia Greater China Awards 2022:

Hong Kong Domestic Private Bank
Alternatives Provider (for the 4th consecutive year)
Discretionary Portfolio Management Offering
Wealth Planning Team

Asian Private Banker Awards 2021:

Best Private Bank Asia Pacific
Best Private Bank Wealth Continuum
Best Private Bank Client Experience
Best Private Bank Wealth Planning Services

Private Banker International

2021 Outstanding Private Bank North Asia

HSBC Global Private Banking's Competitive Edge

Global Network:

11

Booking centres
with worldwide coverage

USD 199 million¹

Adjusted profit before tax

USD 394 billion¹

Client assets under management

6,000

More than 6,000 employees globally

One-Stop
Integrated Services:



Investment perspectives
and strategy



Liquidity
management



Family business
succession



Portfolio management



Risk management



Philanthropy



Credit facilities



Inter-generational
issues



Lifestyle activities

Source: HSBC Holdings plc Interim Report 2021 (end 31 Dec 2021)
Notes: Some products and/or services are not available in certain locations.

HSBC China Global Private Banking Exclusive Benefits

- Wealth Management
- Concierge and Privilege
- Global Connectivity
- Legacy
- One-stop Integrated Solutions

Wealth Management

Our professional and dedicated team of Relationship Managers, Investment Counsellors and Product Specialists work closely with world-renowned investment experts to provide you with the latest insights on global financial markets and wealth creation opportunities.

Staying ahead of the game

Our Product Specialists are constantly monitoring the latest market trends and reviewing insights against your investment products in real time, providing you with suggestions to help customise the most suitable strategies to suit your investment needs.





Specialist Support

We maintain the strictest selection standards for all our offerings, ranging from professional and dedicated investment plans to customised financial services. If you have any questions or inquiries about your current financial situation and investment plans, please feel free to consult or discuss them with your exclusive wealth management advisor for a comprehensive and in-depth solution.



Exclusive investment support

- Service scope ensures unrivalled service quality.
- Your personal perspectives and needs will be discussed and considered in detail.



Comprehensive wealth management

- We provide you with a customised product plan based on your financial situation and investment needs.
- We monitor the investment landscape, and share our insights on market and investment opportunities.
- We regularly review your current product holdings, to better anticipate and mitigate risks for you.



Professional resources shared across multiple teams and regions

- We cooperate with product specialists to conduct in-depth research and analysis of various asset categories and relevant products.
- HSBC's global network and industry expertise will be leveraged to provide you with diversified investment options.

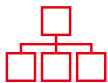
Meet with industry elites

We have assembled the world's leading investment professionals to form the 「GPB Investor Club」, which regularly organises special events to ensure you have access and an overview of the global financial markets.

Exclusive wealth management products

HSBC's extensive global resources mean that a wide range of wealth management products are available exclusively to our Private Banking clients so they can achieve their global investment goals. Our products include:

1. Global investment products



a. Structured Deposit Products (launched by HSBC China)

- HSBC Structured Deposit Products are linked to securities, ETFs, indices, funds, Gold ETFs and/or other underlying financial assets across global markets such as the US, Europe and Asia;
- Diversified payoffs, adapted to different market views, to help you optimise potential earning opportunities under different market circumstances;
- Flexible investment period: from three months to two years;
- Investment currency: CNY, USD, etc.



b. Dual Currency Investment (launched by HSBC China)

- Categorised as a type of non-principal protected investment product with variable returns;
- Meeting your foreign exchange needs while providing access to potential investment returns.
- Flexibility in selecting the appropriate currency pair based on market view, with the ability to predefine your own conversion rates;
- Flexible investment period: ranging from one week to two months.

2. Funds



a. QDII Offshore Fund (launched by HSBC China)

- Access to overseas funds through the Qualified Domestic Institutional Investor quota, which provides you with global investment opportunities;
- Partnership with leading global managers to offer diversified asset classes, including investment opportunities in equity, bonds and multi-asset funds across different geographies and sectors, etc.
- Covering multiple investment currencies like CNY, USD, EUR, AUD, CAD, HKD etc.



b. Local Unit Trust and MRF-Recognized HK Funds (distributed by HSBC China)

- A selection of stable domestic public funds and MRF-recognized HK funds, offering channels to CNY and foreign currency investment;
- Offers investment opportunities across multiple asset classes, including equity, bond and multi-asset funds across a range of sectors.
- Investment currency is mainly CNY (some MRF-recognized HK Funds may have USD, HKD, AUD and/or other currency share classes).

3. Customised Asset Management Products (distributed by HSBC China)

We offer Alternative Investment products and customised exclusive asset management solutions to fulfill HNWIs needs in China. We also provide single or collective asset management plans, with selected strategies and flexible asset allocation to satisfy the personalised investment needs of our clients.

HSBC China Global Private Banking, in collaboration with HSBC Qianhai Securities Limited, is committed to providing its HNW and UHNW clients and their families with professional, diversified and customised services.

4. Insurance (Distributed by HSBC China) and Insurance Referral Service

Insurance can play a vital role in your wealth management and succession planning strategy. We offer favourable solutions that can enable you to manage risk, provide greater protection, invest more efficiently and secure other benefits for your estate. Our insurance distributed by HSBC China and insurance referral services include: life insurance; savings plan / pension plan; health insurance / critical illness insurance, etc.

Besides our wide range of wealth management products, we also provide a variety of retail banking solutions and services, including deposits, home mortgage loans, debit cards and credit cards to help you build wealth and manage your finances for the future. Additionally, we offer preferential rates for our private banking clients, covering deposits, loans and wealth management products, to ensure excellent customer experience.

We will work with you on a personal level to develop tailor-made solutions that meet your financial goals, based on your existing portfolio and future investment plans.



Banking Service

- Deposit Account
- Foreign Exchange
- Home Mortgage Loan
- Debit card
- Credit card
- E-Bank and Reports
(for trading verification only)
- Phone Banking (transaction)
- Mobile Banking (money transfer)



Investment Products

- Structured Deposit Products
- Dual Currency Investment and
Enhanced Yield Investment Products
- QDII Offshore Fund
- Local Unit Trusts
- MRF-recognized HK Funds
- Asset Management Plans



Wealth Strategy

- Insurance Distributed by HSBC China
- Insurance Referral Service*
(Selected insurance brokers
and service providers)

*Available on request.

Concierge and Privilege

Our partnership with the Ten Lifestyle Group guarantees round-the-clock premium concierge services to our HSBC Global Private Banking clients, with access to exclusive high-end privileges and benefits from our selected global partners, covering health care, international education, leisure, and luxurious lifestyle experiences such as art exhibitions and auctions.

Extraordinary privileges

Prestigious concierge services delivered by Ten Lifestyle Group¹, the world’s premier concierge service provider,gives you direct access to exclusive sporting events, top restaurants, as well as travel and entertainment experiences.



Dining Experience

Ten Lifestyle Group’s team of dining specialists have established trusted and lasting relationships with top restaurants globally, giving you access to exclusive and exciting dining venues at home and abroad.



Exclusive Clubs

If you’re in the mood to experience a more exclusive setting, our Concierge Managers can recommend selected nightclubs, bars and prestigious members-only clubs worldwide, arranging for membership quickly, so you can enjoy their extraordinary privileges as soon as you step through their doors.



Customised Tours

Enjoy complimentary room upgrades, breakfasts, dining and spa credits at more than 1,600 five-star hotels around the world when you book through our Concierge service.



Amazing Entertainment

Whether you want to watch a theatrical performance, attend a concert, or support your favourite sports team, Ten Lifestyle Group can place you right in the heart of the action, soaking it all in from the perfect seats in the house.

That is why HSBC China Global Private Banking partners with world-class wineries, travel agencies, cruises, and other service providers, to bring you unparalleled luxury in dining, travelling and entertainment experiences.

1.HSBC China Global Private Banking clients will enter into a direct agreement with Ten Lifestyle Group in which Ten Lifestyle Group and its affiliates will deliver the lifestyle services available under the HSBC China Global Private Banking Concierge Service.

Exclusive benefits

Your premium healthcare, international education, leisure and lifestyle needs will all be catered to, through a comprehensive set of exclusive privileges and benefits specifically designed to meet them.



Golf

- Easy access to major golf courses nationwide.
- Membership-free access to premium golf clubs.
- Golf tournaments hosted by HSBC China Global Private Banking.



Health Care

- Family doctors & secondary diagnoses.
- VIP registration & In-patient Green Channels.
- Personal family doctor.



International Education

- Overseas study consultation and medical examination.
- VFS visa consultation and UK visa home visit service.
- Overseas study toolkit.

Elite experiences

We aim to supplement your luxurious lifestyle by offering selected premium experiences such as private art exhibitions, auctions and golfing events, because we understand that your ambitions go beyond just material wealth.

* HSBC China Global Private Banking clients will enter into a direct agreement with Ten Lifestyle Group in which Ten Lifestyle Group and its affiliates will deliver the lifestyle services available under the HSBC China Global Private Banking Concierge Service. HSBC will not be a party to that agreement and will not be responsible for the delivery of the lifestyle services. For more details, please contact your dedicated customer manager. The above-said benefits and privileges are subject to updates and adjustment from time to time, please contact your dedicated customer manager for latest information.

Due to force majeure, the above description of services is subject to actual conditions.



Global Connectivity

Our globally connected products and services ensure you're covered every step of the way, be it cross-border fund transfers or offshore investments, from account opening to access to a global selection of portfolio and fund investments.

Digitally optimised for faster cross-border transfers and remittance

By utilising digital channels to enable cross-border fund transfers, we make the flow of funds more efficient and convenient.

Exclusive cross-border services and investments

Whether its overseas account opening or investment opportunities, we are committed to supporting your goals by providing you with unparalleled service and opportunity analysis with a truly global perspective.

Privileged cross-border services

- Book an appointment to open an overseas bank account at ease.
- Easy access to overseas private banking service centres.

Private banking status is recognized in every countries

- Take advantage of local private banking client events.
- A fast track service for China onshore account opening (HK and Singapore Private Banking Customers only)

Legacy

A family's legacy is more than just the inheritance and transference of generational financial wealth. It also includes the extensive and invaluable network of connections nurtured through the generations, and the conveyance of the ethics, principles, heritage and traditions that have withstood the test of time. We are here to help protect everything that you hold dear to your own legacy.

Insights on Inheritance

At HSBC, we are committed to assisting you in navigating the complexities and challenges of legacy inheritance. We do this by offering our expertise, comprehensive insights and cutting-edge solutions to build a sustainable plan that would allow you to preserve and pass on your legacy.

Legal and Tax Advisory Services

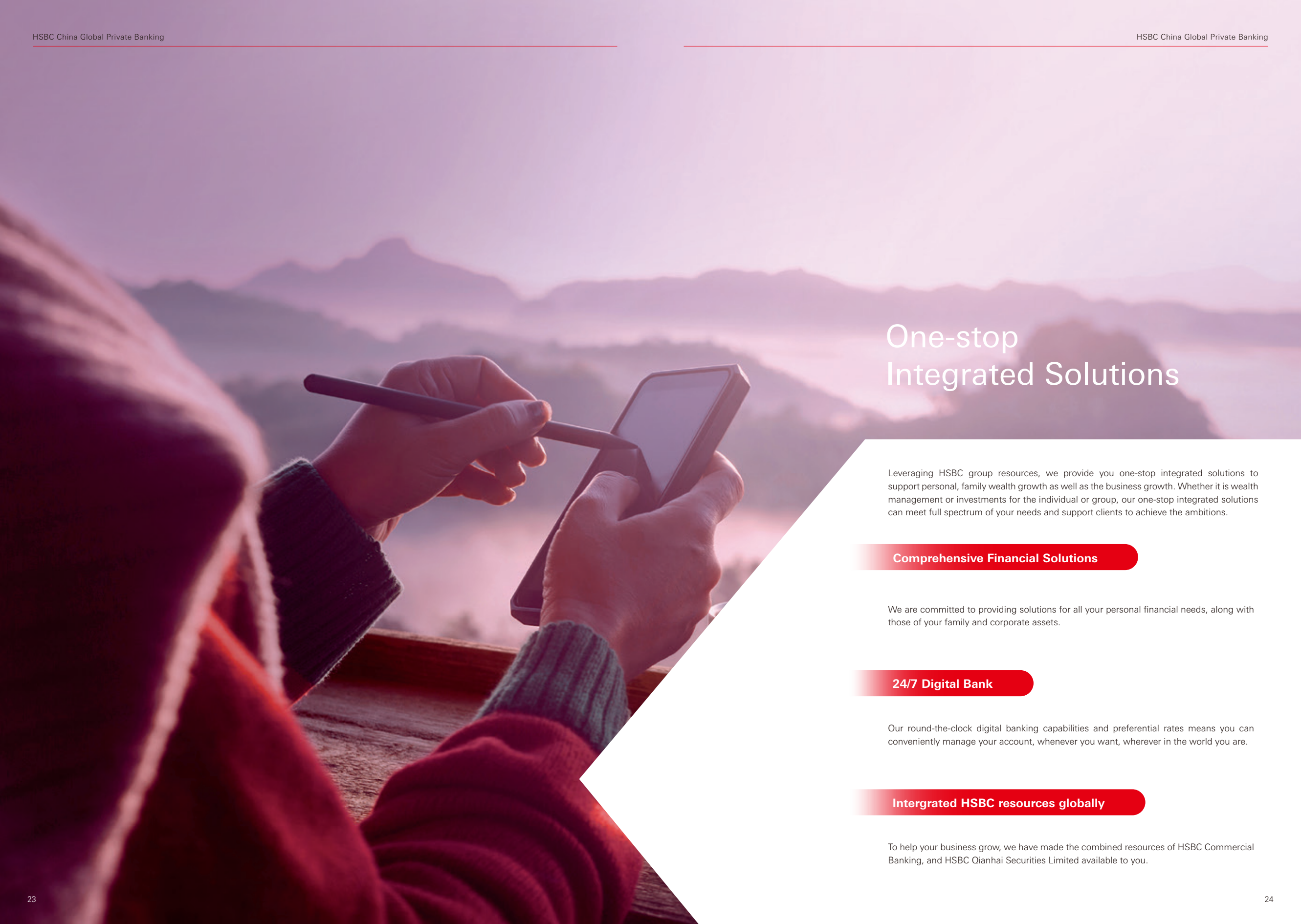
We offer law and tax advisory services. The services will be provided by third party partners and well known law and tax firms in China.

「GPB Philanthropy Club」Events

Leveraging on the resources of philanthropic activities accumulated by HSBC Group over the years, we have established a series of social welfare platforms and forums, such as ESG-themed events and charity auctions, which are geared towards shared prosperity and the betterment of society.

Next Generation Programme

The Next Generation Programme is specially designed to support young people at every stage of their lives. From study abroad to business operations internships, the programme also includes activities such as "Future Elite Training Camp", "Leadership Wisdom Camp" and "Future Elite Forum" to support and assist our youth at every major phase of their development.

A person wearing a red sweater is shown from the side, holding a smartphone in their left hand and using a black stylus with their right hand. The background is a soft-focus landscape of mountains under a hazy, purple-tinged sky, suggesting dawn or dusk. The overall mood is serene and sophisticated.

One-stop Integrated Solutions

Leveraging HSBC group resources, we provide you one-stop integrated solutions to support personal, family wealth growth as well as the business growth. Whether it is wealth management or investments for the individual or group, our one-stop integrated solutions can meet full spectrum of your needs and support clients to achieve the ambitions.

Comprehensive Financial Solutions

We are committed to providing solutions for all your personal financial needs, along with those of your family and corporate assets.

24/7 Digital Bank

Our round-the-clock digital banking capabilities and preferential rates means you can conveniently manage your account, whenever you want, wherever in the world you are.

Integrated HSBC resources globally

To help your business grow, we have made the combined resources of HSBC Commercial Banking, and HSBC Qianhai Securities Limited available to you.

Opening up a world of opportunity

Join HSBC China Global Private Banking
Create infinite opportunities for your wealth.

Important Information for HSBC China Global Private Banking Clients

The information contained in this document has not been reviewed in the light of your personal circumstances. Please note that this information is not intended to assist in making decisions on legal, financial or other advisory matters, and should not be used as a basis for any investment or other decisions. You should consider carefully the suitability of any investment plan and product in light of your investment experience, objectives, financial resources and relevant circumstances before making your own investment decisions. Please read the relevant product offering documents carefully for details.

Some statements in this document may be deemed to be forecast statements that provide current expectations or projections of future events. These forecast statements are not guarantees of future performance or events, and involve risks and uncertainties. These statements do not represent any investment plan and are for illustrative purposes only. Customers are cautioned that there can be no assurance that the economic conditions described in this document will remain unchanged in the future. Actual results may differ materially from those described in the relevant forecast statements due to a number of factors. The Bank does not guarantee that the expectations contained in such forecast statements will be borne out or will be realized, and you are cautioned not to place undue reliance on such statements. The Bank undertakes no obligation to update the forecast statements contained in this document, whether based on new information, future events or otherwise, or to update the reasons why actual results may differ from those anticipated in the forecast statements.

Investment involves risk. Investors should note that the capital value of an investment and the income derived from it may go up as well as down, or may lose its total value, and investors may not get back the amount originally invested. The past performance set out in this document is not a reliable indicator of future performance and reliance should not be placed on any of the forecasts, expectations and simulations contained herein as an indicator of future results. Information on past performance may be out of date. Please contact your account manager for the most up-to-date information.

Investments in any market can be extremely volatile and are subject to sudden fluctuations of varying magnitudes due to a variety of direct and indirect factors. These characteristics can lead to substantial losses for those involved in the relevant markets. In the event of withdrawal or early termination of an investment, the full amount of the investment may not be recovered. In addition to general investment risks, international investments may involve the risk of capital loss due to adverse fluctuations in currency values, differences in generally accepted accounting principles, economic or political instability in particular jurisdictions. A narrow range of investments and smaller companies are generally more volatile. There is no guarantee of positive trading performance. The economies of emerging markets depend significantly on international trade and have been and may continue to be adversely affected by trade barriers, exchange controls, adjustments in relative currency controls and protectionist measures imposed or negotiated by other countries with which they trade. The economy has also been, and may continue to be, adversely affected by the economic conditions of the countries with which it trades. The Investment Plan is subject to market risk and you should read all the relevant documents of the Plan carefully.

HSBC Global Private Banking refers to HSBC private banking businesses all around the world, and does not represent any legal entity or relationship. HSBC China Global Private Banking refers to the private banking service operated by HSBC Bank (China) Company Limited.