

Customer Guide

Introduction

This handy Customer Guide contains all the information you need to make the most of HSBC Premier. In it you'll find specifics on services we provide to our Premier customers, including information on the International Recognition and Support you are entitled to around the world and how our International Banking Centres can assist you to set up your overseas HSBC services should you require these. You'll also learn more about your HSBC Premier MasterCard® Credit Card which gives you access to a best-in-class rewards programme, with benefits you can enjoy at home and away. And we'll also show you how to leverage our comprehensive global wealth management services.

Please refer to the relevant sections of the guide and related Terms and Conditions for more details on Premier services. If you have any enquiries, feel free to contact your Relationship Manager, or our 24-hour local Premier hotline:

85-808 for Metro Manila

(02) 85-808 for local mobile phones

1-800-888-4722 for domestic calls outside of Metro Manila

+[63](2) 85-80800 for international calls

1. International Recognition & Support

The power of our far-reaching and globally connected network means that as a Premier customer, you will receive personal recognition and unrivalled local support when you travel for work, leisure, or move overseas. Easy access to global emergency assistance services is provided through a dedicated hotline offering support when you need it, including emergency encashment services, lost/stolen card reporting and credit card replacement, freeing you to explore more of the world with complete peace of mind.

A. Global network of Premier Centres

- **Local support and recognition both at home and abroad**

Whether you are in the Philippines or traveling, you can always enjoy privileged access to our wealth management and banking services when you visit any of our International Premier Centres. Simply present your HSBC Premier Credit Card or ATM card at over 250 International Premier Centres around the world to receive the warmest welcome and avail yourself of exclusive lounge facilities.

For locations of Premier Centres in the Philippines, please visit www.hsbcpremier.com.ph for the latest list.

- **Access to your Relationship Manager and the Philippines? Premier Call Centre when abroad**

When you are visiting outside of the Philippines, you can reach the Philippines' Premier PhoneBanking services for free by making a collect call through the local telecom provider and connecting to +[63](2)85-808. Alternatively, you can visit any of our Premier Centres to reach your Relationship Manager at home, logon to HSBC Internet Banking, or connect to the Philippines' Premier Call Centre.

- **Provision of local knowledge and travel tips**

Our Premier Centres worldwide are a valuable resource whenever you travel. Come and talk to our Premier staff in the country you are visiting to find out more about local places to eat, hotspots to visit and things to do. Tap into our local knowledge to make your trip more interesting and rewarding.

- **24-hour Premier Call Centre and Automated PhoneBanking Services**

Enjoy the convenience of our simple, easy-to-use manned and automated PhoneBanking service. With us, your banking needs are well taken care of, 24-hours a day, 7 days a week.

You can check your account balances and transfer funds between any of your sole-named / joint named accounts¹ or make payments to registered² HSBC and third party accounts. You can also pay your bills via our automated PhoneBanking services.

¹ Client can only transfer funds through joint named account(s) after registration in PhoneBanking

² Client has to set up 3rd party transfer limits before transferring funds to other accounts. The Third Party Transfer Set-up Form is available on line.

- **Internet Banking Service**

Through HSBC Internet Banking, you can handle your personal finances in your own time, and in the privacy of your home or office. HSBC's Internet Banking allows you to enjoy our comprehensive range of internet-enabled financial services, including online credit card statement of account, bill payments, and fund transfers within the Philippines and around the world.

- **Worldwide ATM Network**

With your HSBC Premier ATM card, you can access up to three of your demand deposit accounts. Your HSBC Premier Credit Card can also be linked with up to two demand deposit accounts so that you can use it in any HSBC affiliated ATM.

B. Global Emergency Number and Emergency Services

- **Emergency encashment services**

We understand that accidents can and do happen so we provide hassle-free encashment services should such an emergency arise. You can choose to either visit one of our HSBC branches or simply make a collect call to the Premier Emergency hotline at [\(1\) 314 275 6781](tel:13142756781) to arrange emergency cash that can be delivered to over 245,000 outlets across 200 countries. Now that's convenience!

- **Report loss of credit cards and emergency card replacement service³**

We provide efficient emergency card cancellation and replacement services through the Premier Emergency hotline on [\(1\) 314 275 6781](tel:13142756781). Should you lose your HSBC Premier Credit Card, we will cancel your lost card immediately and issue a new card to you within the next day⁴.

- **Worldwide number (1)-908-PREMIER((1)-908-7736437)**

Wherever you are in the world, it's easy to remember that you can always call our worldwide Premier hotline (1)-908-PREMIER⁵ for the aforementioned emergency assistance services 24 hours a day, 7 days a week ensuring peace of mind.

³ Service provided by MasterCard International and its appointed agent / third party service provider.

⁴ Next day replacement applies only if client avails of the Premier Emergency Hotline and loses the card while outside his home country. If client loses card while within his home country, local replacement procedures apply.

⁵ Charges apply.

2. International Services

The world is becoming a smaller place, and many of our customers move or travel frequently – rest assured that we look after your needs wherever in the world life takes you. Once you are an HSBC Premier customer in the Philippines and meet the Premier minimum Total Relationship Balance (TRB), you are automatically entitled to receive Premier services in other countries and the minimum TRB applicable in other countries will be waived. This is because your Premier status qualifies you for the best service across the world.⁶

A. International Banking Services for free

- **International Needs Review**

Should you need banking services overseas, we will conduct an International Needs Review for you, in order to identify practical solutions to ensure all your financial needs will be taken care of both at home and abroad.

- **Pre-opening of overseas account**

Our experts at the International Banking Centre can arrange to open overseas HSBC accounts for you before you even leave for your new country.*

We can advise you of your new account number within 3 business days from our receipt of your account opening details. Your account will be opened and your account pack, including a cheque book, ATM card, credit card and related Personal Identification Numbers (PINs) - will be ready within 10 business days.⁷

- **Credit history transfer**

To ensure your move is as smooth as possible, we can transfer your credit history from your originating country to facilitate access to similar levels of credit in the overseas country⁹.

- **Personalised on-boarding services**

A dedicated international expert will be assigned to manage the entire process of establishing your accounts in the new country. Upon a successful transfer, a local Relationship Manager will contact you to ensure that you have settled in and to provide assistance wherever necessary.

- **Free international online fund transfers between your HSBC accounts**

It's your money, why should you pay to have it transferred between countries? As a Premier customer, you can enjoy free fund transfers⁸ via HSBC Internet Banking between your HSBC accounts (including joint accounts), whichever country they are held in.

⁶ Applicable in countries or locations where HSBC Premier is offered. Please refer to www.hsbcpremier.com.ph for the complete country list

⁷ In countries where HSBC Premier is offered and subject to local regulatory requirements

⁹ Subject to local regulatory requirements

- **Comprehensive international services website**

Visit our website www.hsbcpremier.com.ph to get useful information about moving abroad, buying property or investing overseas. For those customers interested in sending their children to study abroad, we have a web resource centre with helpful details to assist your planning and preparation. There are also links to international tools (e.g. world clock, international dialing codes and Premier Centre locations worldwide) which come in handy for people on the move.

B. Global View (coming later in 2007)⁹

With HSBC Premier, you can access, view and manage all your HSBC accounts worldwide with ease through one internet service, giving you a bird's eye view of your holdings with HSBC, with one single password.

3. HSBC Premier Credit Card and Rewards

Your pre-approved¹¹ HSBC Premier Credit Card is accepted at over 24 million merchant locations around the world. Marry that with exceptional worldwide privileges under our *home&Away* Programme, Best-In-Class Rewards Programmes and stellar emergency support, and you have a card that truly merits the Premier status. Read on to find out more about our HSBC Premier Credit Card services or call our Premier Call Center at +[63](2)85-808.

A. Exclusive Rewards

- **Best-in-class Rewards Programme**

The HSBC Premier Credit Card has one of the finest rewards programmes that provides you with a fabulous choice of selected items from some of the most acclaimed establishments in town. Every Php5.00 you spend on your HSBC Premier Credit Card, earns you 1 Rewards/Bonus Points, which can be used to redeem gifts of your choice.

- **Mileage Programme¹²**

Ever wish you could visit some of the world's most exciting and exotic destinations for free? With HSBC's Mileage Programme, you can earn free miles on two frequent flyers programmes— Asia MilesTM and Singapore Airlines KrisFlyer to fly free around the globe. What's more, you can use your Rewards/Bonus Points to purchase travel packages from HSBC's preferred travel agency.

B. *home&Away* Programme

Wherever you travel, you can enjoy around 300 exclusive offers plus other privileges at 6,000 merchant outlets in over 40 countries and territories

⁹ This service is currently available in selected countries only and will be rolled out to more countries later on. Please watch out for coming communications via www.hsbcpremier.com.ph

¹⁰ Subject to local regulatory requirements and HSBC Philippines' credit approval process

¹² Please enroll in HSBC's Mileage Programme if you wish to transfer your points to your Asia Miles or KrisFlyer Mileage account(s). An annual programme fee of Php500.00 applies.

worldwide with your HSBC Premier Credit Card. You can experience new things and have a more enriching and rewarding time abroad with special privileges on dining, shopping, entertainment and leisure. Visit www.hsbcpremier.com.ph or access www.mobile.homeandaway.hsbc.com via mobile phones with internet access ¹³.

C. Fee-free pre-approved Credit Card and Additional Credit Card for Family

You can apply for pre-approved¹⁴ Premier Credit Cards with the same emergency support and recognition for your family members¹⁴. They can enjoy the same level of premier privileges as you do¹⁵. What's more, you and your family can enjoy an annual membership fee waiver FOR LIFE on your HSBC Premier Credit Card

D. Credit Card Emergency Services (supported by MasterCard®)¹⁶

You can make a call to the Premier Emergency Hotline in the US at (1) 314 275 6781 which puts you in touch with a customer service representative, 24 hours a day, 365 days a year.

If your credit card is lost or stolen, a customer service representative will work with you to report your lost/stolen card instantly and arrange the delivery of a replacement card, within 24 hours, virtually anywhere in the world. Should you lose the card, you can obtain:

- An instant blocking of your lost or stolen card
- A replacement Premier Credit Card for use within 24 hours
- Emergency cash disbursement can be arranged within 15 minutes if the request is within the United States and 1 hour if outside the United States, and can be collected at over 245,000 outlets across 200 countries

4. Global Wealth Management

Global Wealth Management

With presence in over 80 countries and territories, HSBC provides you with a comprehensive range of wealth management products to cover your investment needs, with access to global and local market information to keep you abreast of the latest

¹³ For setup instructions and tariffs, please contact your telecom service provider. You'll also need to activate your data service and download the appropriate handset settings before accessing *home & Away*'s new mobile platform.

¹⁴ Subject to local regulatory requirements and HSBC Philippines' credit approval process

¹⁵ If Necessary, a lower limit can be arranged for additional cards. Please speak to your Relationship Manager for details.

¹⁶ Service operated by MasterCard International and its appointed agents/third party service provider. Next day replacement applies only if client avails of the Premier Emergency Hotline and loses the card while outside his home country. If client loses card while within his home country, processing procedures apply.

financial market news and developments. Best of all, knowledgeable and qualified Relationship Managers will provide you a wide product range that suit your risk profile and offer you the opportunity to conduct regular review of your investment portfolio.

I. Professional Relationship Management

- **Professional Relationship Manager and Global Network**

Our professional and informed Relationship Managers will assist you to make the most of the world's opportunities by providing you with access to information about what's happening in the global and local markets, and a range of products to allow you to make informed choices to reflect your own needs, circumstances and life goals.

- **Risk Profiling Services**

Combining HSBC's global knowledge and local expertise, our risk profiling services will help you exploit the potentials of your wealth. Your Relationship Manager will allow you to plan ahead and achieve your financial goals by providing a wide range of products that is suitable for your risk profile.

- **Provide Regular Updates in the Performance of Investment Portfolio**

You will have an opportunity to review the progress of your investment portfolio with your Relationship Manager twice a year. You are also encouraged to discuss the investment portfolio with your Relationship Manager if your investment needs or risk appetite changes at any time.

II. Access to Global and Local Market Information

Being the World's Local Bank, we pride ourselves at providing the insightful global and local market information to help you make informed investment decisions. Our relevant and comprehensive analyses on equity, fixed income, interest rates and exchange rates will be available in the Premier Centres and through www.hsbcpremier.com.ph.

III. Comprehensive Wealth Management Products

You can maximize your wealth potential by choosing from our wide range of investment products, covering major asset classes, product solutions that suit

your investment objectives and risk appetite. We also offer other investment products, including Structured Deposits with tailor-made features that will help you enhance your potential returns, bonds, as well as access to Directed Trust Services, Insurance Advisory Services, and, International Services.

A. Deposit Services

You can enjoy our deposit services in Philippine Pesos¹⁴ (PHP) and 11 different foreign currencies. Your choice of PHP accounts includes

- Current Account : an interest bearing account with which you can handle your daily finances. The account comes with an ATM card and checkbook
- Savings Account : interest-bearing account in which you can deposit your savings
- Auto-Saver Account : allows you to increase your savings by setting aside money automatically into a higher yielding savings account.
- High-Yield Time Deposit Account : gives you the opportunity to earn even higher interest rates than the regular time deposit account without having to pay Documentary Stamp Tax as you lock up your deposit for 1 month, 2 months, 3 months, 4 months, 6 months or 1 year

Foreign Accounts :

Foreign currency accounts include Australian Dollar (AUD), Canadian Dollar (CAD), Swiss Franc (CHF), Euro (EUR), Hong Kong Dollar (HKD), Japanese Yen (JPY), Pound Sterling (GBP), New Zealand Dollar (NZD), Singapore Dollar (SGD) and United States Dollar (USD).

B. Investment Services

• Directed Trust Services

The Directed Trust (DT) Service, through HSBC Philippines' Trust Department, will be able to serve your trust needs. DT is a trust arrangement which enables you to segregate your investible funds for a specific purpose and beneficiary and have control over the disposition of your funds pursuant thereto. Under this arrangement, you may simply provide specific written instructions for the trustee to buy investment products, sell securities, or pay out an amount from the fund in consonance with the dispositive provisions of your Directed Trust Agreement.

¹⁴ Subject to local regulatory requirements for non-resident accounts.

- **Structured Deposits**

In addition to the traditional investment options, we offer you structured deposits on a periodic basis linked to different underlying financial instruments, such as interest rate, currency, equities and indices that best meet your investment views and portfolio diversification needs. These provide potentially attractive returns linked to the performance of the underlying instruments.

- **Bonds¹⁵ / Certificates of Deposits**

Bonds or Certificates of Deposits offer you potentially higher than bank deposit returns with stable income. Local government bonds of different tenors are available. Corporate bonds may be available on a periodic basis.

- **Credit Services¹⁶**

- A. Mortgage Services**

A Home Mortgage Loan with HSBC is designed to suit your unique home finance needs offering the finest building blocks for your new home in terms of professional advice, low interest rates, flexible loan terms, and a wide range of repayment options.

Home Loans are available for the purchase or renovation of an owner-occupied house, townhouse or condominium unit.

Home Equity loans are also available for clients that wish to put up real properties as collateral and use the loan proceeds used for other purposes. You have the option to borrow from Php700,000 up to Php20 million, and repay in 1 to 20 years¹⁷.

- B. Secured Credit**

With HSBC's AssetLink¹⁸, enjoy standby cash while keeping your deposits intact. AssetLink is a cash-secured revolving credit line that is

¹⁵ The price of bonds can and does fluctuate, and any individual bond may experience upward or downward movements. There is an inherent risk that losses may be incurred rather than profits made as a result of buying and selling bonds.

¹⁶ Subject to local regulatory requirements and HSBC Philippines' credit approval process

¹⁷ Subject to local credit policies

¹⁸ Not available against all types of investment products

linked to, and secured by, the various types of deposits you may hold with HSBC Philippines. It helps you realize your full financial potential because you do not need to disrupt your deposits when you want to venture into other investment opportunities.

You may avail of this credit facility if your Peso or Foreign Currency funds are now invested in HSBC deposit or investment products. Aside from competitive rates, AssetLink also offers:

- Attractive Valuation of up to 90% of your deposit with HSBC¹⁹
- Flexible Repayment Terms - pay only interest prior to maturity
- Quick and Hassle-free Application - facility set-up within 24 hours
- Banking Convenience - transfer funds via PhoneBanking.

• **Insurance Referral Services**

Through the assistance of HSBC Insurance Brokers (Philippines) Inc., you can rely on global expertise that secures your finances to help you get the right protection for the things you value most – your home, your health, your family and your future. HSBC Insurance Brokers can help you get the right protection for every important life stage, from being single, to marriage and parenthood, to your golden years. Whatever policy you decide to choose, you have the convenience of paying premiums via a simple standing instruction to us.

A. Travel insurance

Single trip cover is available for whenever and wherever you travel.

Enrollment is available on-line via

www.hsbc.com.ph/ph/personal/insure/travel/tins.htm

B. Life insurance

Coverage ranging from simple life insurance to savings schemes linked to a wide range of underlying investment choices.

¹⁹ Subject to credit approval, depending on the type and currency of deposit.

C. Medical insurance

Whether you want access to daily cash benefits while being hospitalized, outpatient care protection, lump sum cash benefit for critical illness, there is a plan for you.

D. Home insurance

Offer protection for your home contents and your belongings against accidental loss or damage.

E. Accident insurance

Protect you and your family against the financial consequences of accidental death or disability

IV. Composite Statement

In a clear, easy-to-understand format, Premier's monthly consolidated statement captures details of your financial portfolio. The statement includes your holdings with local HSBC offices.²⁰

²⁰ The statement reflects your assets with your local branch of account. Should you have any accounts with other HSBC Group offices, for which these offices shall be responsible for, a separate client statement will be sent to you directly.

