

Quick facts

Product Features		For more information
Eligibility Criteria	<p>To qualify for HSBC Advance you need to meet the following:</p> <ul style="list-style-type: none"> Maintain a <u>monthly</u> average Total Relationship Balance (TRB) *of Php 100,000 or FCY equivalent With a Mortgage in the amount of at least Php2,000,000 <p><i>*A Minimum TRB of Php4,000,000 is required to be eligible for investment products. These products are only available for HSBC Premier.</i></p>	<ul style="list-style-type: none"> HSBC Advance eWelcome Pack Easy Guide to Bank Services and Charges
Account Features	<ul style="list-style-type: none"> Consolidated account statement capturing your Deposit, Card and Loan Accounts and Investments booked under Global Markets. HSBC Advance ATM/Debit card & cheque book HSBC online banking 	
Benefits	<p>Faster access, more control</p> <ul style="list-style-type: none"> A pre-qualified Advance VISA Credit Card for customers meeting TRB Advance VISA Debit Card with daily withdrawal limit of up to Php75,000 with free local ATM withdrawals 24/7 Personal Phone Banking Emergency Cash abroad from any HSBC branch (w/ fee) <p>Online and on your side</p> <ul style="list-style-type: none"> Secure Online banking 24/7 with Global View and Transfers Text alerts Apply asset products online and book an appointment online <p>Individual expertise and Support</p> <ul style="list-style-type: none"> Advance Managers to provide support for your needs Referrals to Wealth specialists <p>Preferential rates and rewards</p> <ul style="list-style-type: none"> Loan products tailored to suit your needs Easier credit evaluation for customers with proven track record Preferentially priced loan facilities Preferential rates on transactions and time deposits booked online Improved credit card rewards for online transactions 	

Financials

Below Balance Fee	<ul style="list-style-type: none"> Monthly Below Balance fee of Php1000 if your average TRB over the past 2 months is below Php100,000. <p><i>Note: If the Total Relationship Balance falls below Php100,000 continuously for more than 12 months, HSBC Advance benefits may be withdrawn and account may be closed.</i></p>	<ul style="list-style-type: none"> Easy Guide to Bank Services and Charges HSBC Philippines Website
Credit Card Fee	<ul style="list-style-type: none"> Waived annual fee for primary and up to 4 supplementary HSBC Advance VISA Credit Cards (for the first year) 	
ATM Cash Withdrawal Fee	<ul style="list-style-type: none"> Waived transaction fee for local cash ATM withdrawals 	

- Other Fees**
- Global Transfer Fee and Emergency Encashment Service Fee
 - For details of fees and charges, please refer to the “Easy Guide to Bank Services” available on HSBC website or branches.

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Key Terms		For more information
Eligibility for HSBC Advance	<ul style="list-style-type: none"> • In order to enjoy the HSBC Advance features and benefits, you will need to fulfill the eligibility criteria and other relevant terms and conditions for HSBC Advance. 	<ul style="list-style-type: none"> • General Terms and Conditions for •Products and Services of HSBC (“T&Cs”)
Total Relationship Balance	<ul style="list-style-type: none"> • Total Relationship Balance (TRB) is the sum of the average total balances in all deposit accounts and the market value of all investments and insurance held within the bundled account package (or its foreign currency equivalent) under your name for any one calendar month • The TRB of your sole account will include the balances from your related joint accounts. Joint accounts will need to maintain separately the minimum Total Relationship Balance. 	
Joint Accounts	<ul style="list-style-type: none"> • You are jointly and severally liable with each other joint account holder for the obligations and liabilities in connection with the relevant account, service or otherwise under the T&Cs. 	
Charges	<ul style="list-style-type: none"> • Service fees, facility fees or other charges may be imposed from time to time where applicable. The fees and charges are published in the “Easy Guide to Bank Services and Charges” and available on HSBC website or branches. 	
Investment and Other Investment Related Services	<ul style="list-style-type: none"> • The T&Cs are supplemental to the terms and conditions of individual investment and insurance products. For details, please refer to the specific product factsheets. 	
Risk Disclosure and Your Liability	<ul style="list-style-type: none"> • The investment decision is yours but you should not invest unless the intermediary who sells it to you has explained to you that the product is suitable for you. • Investment involves risks. Past performance of investment products are no guide to future performance. • We do not offer investment or tax advice of any nature. 	
	<ul style="list-style-type: none"> • For details on risk disclosure and your liability of each investment product, please refer to the individual product factsheets/ product offering materials. 	
Use of Your Information	<ul style="list-style-type: none"> • By using our Services, you agree that we can collect, use, process and share Customer Information as set forth in the T&Cs. Whether it is processed in a home jurisdiction or overseas, in accordance with data protection legislation, Customer Information will be protected by a strict code of secrecy and security which all members of the HSBC Group, their staff and third parties are subject to. 	

<p>Our right to debit your accounts; set-off</p>	<ul style="list-style-type: none"> You authorize Us to, without liability, combine or consolidate the outstanding balance in any of Your account/s with any of Your other account/s which You maintain with Us in the Philippines or elsewhere within the HSBC Group, and setoff and/or transfer any monies standing to the credit of such other accounts in, or towards, satisfaction of Your liabilities to Us. You agree that this right to setoff/transfer applies whether or not the outstanding obligation is in a currency different from the currency of the monies intended for setting off/transfer, or is held at a branch of HSBC in a different jurisdiction or at any member of the HSBC Group, or held by You jointly with other persons. You further authorize Us to dispose of any securities, deeds, boxes and parcels and their contents, and property of any kind and apply the proceeds thereof towards the satisfaction of Your liabilities to Us.
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<p>Termination of Services or Accounts</p> <ul style="list-style-type: none"> You may terminate our services or any of your accounts by giving us prior written notice. WE retain the right to close, at Our sole discretion, any or all of Your accounts for any reason whatsoever at any time and without any obligation to disclose the reasons for such closure, and to pay You the proceeds of Your closed accounts via cashier’s order/s or demand draft, whichever is applicable, net of all applicable charges, fees and/or taxes and/or such amounts which will answer for Your outstanding contingent liabilities under any of the services or products availed of by You. You agree that WE shall give notification in writing of such fact at the time of, or immediately after, the closure of the account/s. 	<ul style="list-style-type: none"> Terms & Conditions (“T&Cs”)
<p>Variation of T&Cs</p> <ul style="list-style-type: none"> We have the right to vary the T&Cs from time to time and the same will become binding on You from such time the variation is brought to your attention by publication, display, advertisement or in any manner we consider appropriate. 	

Your Voice

If you would like to give us your feedback, please contact us.

- Email – hsbc@hsbc.com.ph
- 24-hour HSBC Advance hotline 8858-0000
- Branches
- Mail to:
 - The Manager
 - Customer Relations Unit
 - 9/F HSBC Centre, 3058 Fifth Avenue West
 - Bonifacio Global City, Taguig City 1634 Philippines

*This table contains a summary of key product terms for reference only and is not intended to replace the full Bank Terms and Conditions. The full Bank Terms and Conditions will prevail in the event of any inconsistency.

HSBC Philippines is regulated by BSP. To contact HSBC for inquiries or complaints, call (02) 8858-0000 from Metro Manila, 1-800-1-888-0000 PLDT domestic toll-free, +63(2) 7976-8000 from overseas, email hsbc@hsbc.com.ph, or visit hsbc.com.ph/feedback. You may also get in touch with the Bangko Sentral Financial Consumer Protection Department through their email: consumeraffairs@bsp.gov.ph. Note: Do not provide your account or credit card numbers or disclose any other confidential information or banking instructions through email.

Member: PDIC. Maximum Deposit Insurance for Each Depositor is P500, 000.

Summary of Key Terms_Advance_HBAP RBWM_16Nov2016_0230