

## Quick facts

Product Features		For more information
<b>Eligibility Criteria</b>	<p>To qualify for HSBC Premier you need to meet the following:</p> <ul style="list-style-type: none"> <li>Maintain a <u>monthly</u> average Total Relationship Balance (TRB)* of Php 4,000,000 or FCY equivalent</li> <li>A customer with a Mortgage in the amount of at least Php6,000,000 provided that by the 24th month from time of account opening you maintain the TRB requirement of Php4,000,000 or its foreign currency equivalent.</li> <li>Maintain an existing Premier account in another Premier country</li> </ul> <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"> <li>HSBC Premier eWelcome Pack</li> <li>Easy Guide to Bank Services and Charges</li> </ul>
<b>Account Features</b>	<ul style="list-style-type: none"> <li>Consolidated account statement capturing your Deposit, Card and Loan Accounts and Investments booked under Global Markets.</li> <li>HSBC Premier ATM/Debit card &amp; cheque book</li> <li>HSBC online banking</li> </ul>	
<b>Benefits</b>	<p><b>You and Your Wealth</b></p> <ul style="list-style-type: none"> <li>Dedicated Premier Relationship Manager</li> <li>Comprehensive range of global wealth management solutions for different goals and risk appetite</li> </ul> <p><b>Your Day-to-Day Banking</b></p> <ul style="list-style-type: none"> <li>Preferential rates on lending &amp; mortgage</li> <li>Exclusive access to Premier Centers &amp; 24/7 manned Phone banking service</li> <li>Pre-qualified HSBC Premier MasterCard Credit Card</li> </ul> <p><b>You and Your Family</b></p> <ul style="list-style-type: none"> <li>Worldwide emergency support for your whole family</li> <li>Exclusive HSBC Premier Junior Pack with free ATM card for children below 18 years of age.</li> </ul> <p><b>Your Bank Around the World</b></p> <ul style="list-style-type: none"> <li>Free self-named account transfer via Global View and Global Transfer</li> <li>Free cash withdrawal through the HSBC Group's ATM network</li> <li>Emergency Encashment Services &amp; Global emergency hotline support</li> <li>Free International account opening before you arrive at your destination in all HSBC Premier countries where regulations allow</li> </ul>	
<b>Financials</b>		
<b>Below Balance Fee</b>	<ul style="list-style-type: none"> <li><b>Monthly Below Balance fee of Php2, 000</b> if your average TRB over the past 2 months is <b>below Php4M.</b></li> </ul> <p><i>Note: If the Total Relationship Balance falls below Php4, 000,000 continuously for more than 12 months, HSBC Premier benefits may be withdrawn and account downgraded to a lower class or proposition.</i></p>	<ul style="list-style-type: none"> <li>Easy Guide to Bank Services and Charges</li> </ul>
<b>Credit Card Fee</b>	<ul style="list-style-type: none"> <li>Waived annual fee for primary and up to 4 supplementary HSBC Premier MasterCard credit cards</li> </ul>	<ul style="list-style-type: none"> <li>HSBC Philippines Website</li> </ul>
<b>ATM Cash Withdrawal Fee</b>	<ul style="list-style-type: none"> <li>Waived transaction fee for cash withdrawal through the HSBC Group's ATM network using HSBC Premier ATM Card, or HSBC Premier Junior Pack ATM Card</li> </ul>	
<b>Other Fees</b>	<ul style="list-style-type: none"> <li>Waived Global Transfer Fee and Emergency Encashment Service Fee</li> <li>A range of fee waivers or preferential offers on selected banking services. For details of fees and charges, please refer to the "Easy Guide to Bank Services" available on HSBC website or branches.</li> </ul>	

Quick facts	
Key Terms	For more information
<b>Eligibility for HSBC Premier</b>	<ul style="list-style-type: none"> <li>In order to enjoy the HSBC Premier features and benefits, you will need to fulfill the eligibility criteria and other relevant terms and conditions for HSBC Premier.</li> </ul>
<b>Total Relationship Balance</b>	<ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul>
<b>Joint Accounts</b>	<ul style="list-style-type: none"> <li>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&amp;Cs.</li> </ul>
<b>Charges</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>
<b>Investment and Investment Related Services</b>	<ul style="list-style-type: none"> <li>The T&amp;Cs are supplemental to the terms and conditions of individual investment and insurance products. For details, please refer to the specific product factsheets.</li> </ul>
<b>Risk Disclosure and Your Liability</b>	<ul style="list-style-type: none"> <li>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.</li> <li>Investment involves risks. Past performance of investment products are no guide to future performance.</li> <li>We do not offer investment or tax advice of any nature.</li> <li>For details on risk disclosure and your liability of each investment product, please refer to the individual product factsheets/ product offering materials.</li> </ul>
<b>Use of Your Information</b>	<ul style="list-style-type: none"> <li>By using our Services, you agree that we can collect, use, process and share Customer Information as set forth in the T&amp;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.</li> </ul>
<b>Our right to debit your accounts; setoff</b>	<ul style="list-style-type: none"> <li>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 set-off 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.</li> </ul>

**For more information**

• General Terms and Conditions for Products and Services of HSBC (“T&Cs”)

**Quick facts**

<b>Key Terms</b>		<b>For more information</b>
<b>Termination of Services or Accounts</b>	<ul style="list-style-type: none"> <li>You may terminate our services or any of your accounts by giving us prior written notice.</li> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>Terms &amp; Conditions (“T&amp;Cs”)</li> </ul>
<b>Variation of T&amp;Cs</b>	<ul style="list-style-type: none"> <li>We have the right to vary the T&amp;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.</li> </ul>	

**Your Voice**

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

- Email - [hsbc@hsbc.com.ph](mailto:hsbc@hsbc.com.ph)
- 24-hour HSBC Premier hotline – 8858-0800
- 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 (outside of Metro Manila), email [hsbc@hsbc.com.ph](mailto:hsbc@hsbc.com.ph), or visit [hsbc.com.ph/feedback](http://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](mailto: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\_Premier\_HBAP RBWM\_16Nov2016\_0232