



HSBC Premier Terms & Conditions

1. Welcome

1.1 Our agreement

Welcome to the HSBC Premier Terms and Conditions (“T&Cs”). If you hold an HSBC Premier relationship, these T&Cs apply to you. The T&Cs set our promises to each other about the HSBC Premier relationship.

HSBC Premier is a priority banking programme that offers you benefits and rewards. It may include differentiated products and services indicated in the General Terms and Conditions for Products and Services of HSBC.

We may offer or vary Services and Features under HSBC Premier at Our discretion from time to time. These Services and Features may include accounts, services, rewards, benefits and privileges of any nature and which may be provided by us, another member of the HSBC Group or any other person. In order to be eligible for the Features under HSBC Premier, You have to maintain the necessary eligibility criteria of HSBC Premier specified by Us. You have to satisfy and be bound by further terms and conditions applicable to the relevant Features that may be specified by Us or the other member of the HSBC Group from time to time.

1.2 Important terms and definitions

- “Features” means the Services, rewards, privileges and other benefits that you may enjoy under or in connection with a Premier status that you maintain.
- “Services” means any one or more of the services including credit, investment or account services made available to you under the HSBC Premier relationship that you maintain.

1.3 How each set of your T&Cs interact

You’ll have terms and conditions for other products and services we offer you. We’ll call these other terms and conditions “Specific T&Cs”. If these documents say different things about the products and services, then we’ll follow whatever the Specific T&Cs say.

2. Your HSBC Premier relationship

2.1 Eligibility

To enjoy the benefits and rewards of HSBC Premier, you'll need to hold a deposit account with us. You'll also need to meet the Premier eligibility criteria. You can find the full details of our eligibility criteria under section II of the HSBC Philippines Terms and Conditions in the HSBC Website.

As a minimum, to meet our eligibility criteria, you'll need to have at least one of the following:

- A minimum HSBC Premier Total Relationship Balance (TRB) of Php3,000,000;
- An HSBC Premier relationship in any other country or region;
- A Global Private banking relationship in selected countries or regions;
- A Premier via Recurring Deposits/Salary Credits
 - Effective February 4, 2026, new Premier via Salary Credits/Recurring Deposits customers that do not fall under any eligibility criteria must maintain a TRB of at least Php3,000,000 or its foreign currency equivalent, and their Premier via Salary Credits/Recurring Deposits account will be converted to a Premier via TRB account and will be subject to the Premier via TRB eligibility requirements after one (1) year from account opening or upgrade date. We may charge BBF if TRB is not met for two (2) consecutive months one (1) year from account opening or upgrade.
 - For Payroll accounts, there must be a monthly salary credit / monthly deposit into Your account to maintain your Premier status. If there is no monthly salary credit / monthly deposit into Your account for 6 consecutive months, the account package will automatically be closed, and all Premier benefits will cease. If at any time Your employment or monthly gross salary will change, You must immediately notify Us through written advice, or secured email via our online banking channel. "Payroll Account" refers to accounts of customers who are employed by companies with an HSBC corporate account or are employed by HSBC, HSBC Investment and Insurance Brokerage, Philippines Inc., or HSBC Electronic Data Processing Philippines, Inc.

You can find further details about the eligibility criteria and the Total Relationship Balance on our website, in our application forms or by contacting us.

2.2 What happens if you no longer meet the eligibility criteria?

If you no longer meet the HSBC Premier eligibility criteria, you may be charged a Below Balance Fee or you may be downgraded to Personal Banking. Please refer to the HSBC Easy Guide to Bank Fees and Charges for details.

When you no longer meet the eligibility criteria, Your Premier benefits will cease, including but not limited to, the products and services offered under Premier and You will be subject to the requirements of the new or lower class of account. All products that you will continue to maintain will be subject to the applicable and prevailing product terms and conditions.

2.4 About Premier Features

We may offer different Features which may include enhanced services, preferential terms, preferential interest rates or special promotions on other accounts. Specific details may be found in our website.

- Lifestyle, health and travel benefits may be offered based on your TRB. You'll need to ensure you meet the eligibility criteria to continue enjoying the Features such as maintaining at least Php3,000,000 in TRB for select health, lifestyle and travel benefits. These benefits may be accessed through Life's Premier Philippines Mobile app. You can find the Life's Premier Philippines Mobile app terms and conditions in the HSBC Website.
- You may be required to maintain your Premier qualification status to enjoy the features and benefits of a Premier Mastercard. Please refer to the HSBC Credit Card Terms and Conditions.
- You may be required to maintain a TRB of Php5,000,000 for other products such as the Premier Travel Card. If you fall below the required TRB of Php5,000,000 for a Premier Travel Card, you may be subject to an annual fee based on the HSBC Credit Card Terms and Conditions and Credit Card Fees and Charges. Please refer to the HSBC Credit Card Terms and Conditions and HSBC Credit Card Fees and Charges.

If you no longer meet the eligibility criteria, then you may not have access to the same level of benefits as you previously enjoyed. If you no longer fit the most recent eligibility criteria, we may vary or withdraw the Features available to you or we may impose fees and charges.

If a Feature has its own terms and conditions, then you'll need to follow those terms and conditions. HSBC reserves the right to amend the terms and conditions with prior notice.

As part of the Features, you may have access to selected third party suppliers of lifestyle services.

These suppliers aren't part of the HSBC Group and will supply products and services to you under agreements made directly between you and them. The HSBC Group isn't responsible for these products and services, or any supplier's failure to deliver them.

We or another member of the HSBC Group may decide to replace a supplier. If this happens, the outgoing supplier may share your information with the incoming supplier to facilitate a smooth transition and reduce inconvenience to you. Your information may be shared:

- Before you activate your membership with the incoming supplier; and/or
- Through us or other members of the HSBC Group.

3. Fees and Charges

Please refer to the latest HSBC Easy Guide to Bank Services and Charges and HSBC Credit Card Fees and Charges in the HSBC website.

4. Entire Agreement

These T&Cs shall be read holistically with the General Terms and Conditions for Products and Services of HSBC and shall set forth the entire agreement between us.