

When their dreams are on your shoulders, we'll find opportunities to make them real.



HSBC

| Opening up a world of opportunity





# Enjoy a life brimming with more opportunities

## How do you define success?

With more than 7 billion people in the world, success is defined and measured in different ways. It could be that moment when your hours of spending on that pitch pays off with a signed contract. It could be that time when you break your personal record for your 100-km run. It could be when you stood in a school courtyard beaming with pride as your child performs his first ever recital. However you measure it, we know that a part of it will always be about passing on the best future for the next generation. HSBC Premier helps you achieve success by living a life brimming with opportunities, possibilities and dreams to fulfill.



# Premier for you

Life's biggest moments begin with the smallest wins. Those wins will echo through time and reach new heights of success, both for you and your children. With HSBC Premier's team of experts plus a full range of local and global wealth management products, lay down the foundation for tomorrow's big moments.







# Build your legacy, let her break barriers

## Dedicated team support

A dedicated team of Premier Relationship Managers and specialists are devoted to help you identify and achieve your financial goals.

We have products and services most suited to your needs, be it health, wealth, buying a property, taking out a loan, supporting the education of your children, or building a legacy to pass on to your loved ones.

At HSBC, your satisfaction is our key priority.

## Wealth expertise

Backed by world-class investment experts, HSBC Premier can assist you to manage and grow your wealth by providing you with:

- A range of attractive local and offshore corporate and government securities
- A selection of investment and insurance products via HSBC Investment and Insurance Brokerage, Philippines Inc. (HIIB)<sup>1</sup>
- Foreign currency solutions
- Access to global investment opportunities through our International Wealth Hubs and Private Banking offices.
- Wide array of managed products such as feeder funds that allows you to invest in different markets without leaving the country, or dividend paying funds that provide regular income to investors through HSBC Investment and Insurance Brokerage, Philippines Inc.<sup>1</sup>

## Products for all your banking & wealth needs

We can help you manage, protect and grow your wealth through a financial planning process based on your needs.

### Lifestyle

- Enjoy exclusive privileges and FREE annual fee for life with HSBC Premier Mastercard.<sup>2</sup>
- AssetLink or Personal Installment Loan with preferential interest rates
- HSBC Premier Debit Card with a maximum daily withdrawal limit of PHP200,000 and a maximum daily Point-of-sale limit of PHP250,000
- FREE ATM transactions here & abroad using your HSBC Premier Debit Card

### Basic Banking

- Philippine checking account
- Savings account in Philippine Peso & 11 foreign currencies
- Time Deposit account in Philippine Peso & 6 foreign currencies

### Property

- Home Loan or Home Equity with loan amount of up to PHP50,000,000 and loan tenor of up to 20 years
- Mortgage Redemption Insurance or Fire Insurance via HSBC Investment and Insurance Brokerage, Philippines Inc. (HIIB)<sup>1</sup>

## Protection for your family, Education for your children, Retirement, Managing & Growing Wealth and Legacy through:

- Fixed Income instruments (local and offshore corporate and government securities)
- Investment-Linked Insurance products via HSBC Investment and Insurance Brokerage, Philippines Inc. (HIIB)<sup>1</sup>
- Global investment options via referral to our International Wealth Hubs or Private Banking offices.

<sup>1</sup> HSBC Investment and Insurance Brokerage, Philippines Inc. (HIIB) is a member of the HSBC Group of companies and is a wholly-owned subsidiary of The Hongkong and Shanghai Banking Corporation Limited Philippines. HIIB is licensed and regulated by the Insurance Commission and the Securities and Exchange Commission (SEC) of the Philippines. HIIB is formerly known as HSBC Insurance Brokers (Philippines), Inc. that was established in 2002. The bank will only refer you to HIIB upon your request.

This document contains only general information and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. It does not constitute an offer or solicitation for, or advice that you should enter into, the purchase or sale of any security, commodity or other investment product or investment agreement, insurance product or services, or any other contract, agreement or structure whatsoever. A person interested in a product should read the relevant product summary for details for deciding whether to buy the product.

<sup>2</sup> Credit card application is subject to approval and free annual fee for life as long as you maintain your Premier status. HSBC Credit Cards are issued by the Hongkong and Shanghai Banking Corporation Limited.

# Preferential benefits for you

As a Premier customer, you are entitled to a wide range of exclusive services and privileges.

## HSBC Premier Centres

Enjoy exclusive access to our HSBC Premier Centres worldwide.

In the Philippines, we have 6 HSBC branches, all strategically located in the central business districts, to be able to serve you better.

## Preferential rates & fees

Enjoy preferential rates & fees on HSBC products & services:

- Enjoy exclusive privileges and FREE annual fee for life with HSBC Premier Mastercard.<sup>1</sup>
- FREE ATM transactions<sup>2</sup> here & abroad using your HSBC Premier Debit Card
- FREE local money transfers via PESONet using online or mobile banking
- FREE international money transfers via Global Transfers
- 1% Repricing Rate discount for HSBC Home Loan
- Discounted rates for AssetLink & Personal Installment Loans
- Discounted fees/charges for inward/outward remittances via online banking

For details, refer to the Easy Guide to Bank Services & Charges found in <https://www.hsbc.com.ph/content/dam/hsbc/ph/docs/tariff-easy-guide.pdf>

## Pre-order services for your foreign currency needs

Enjoy exclusive pre-order services when exchanging foreign currency for your next trip.

Contact your Relationship Manager and request to have them ready in your preferred currency(ies) & denomination(s) (subject to availability) and collect them at your branch of account. You can send your order at least 3 banking days before your trip.

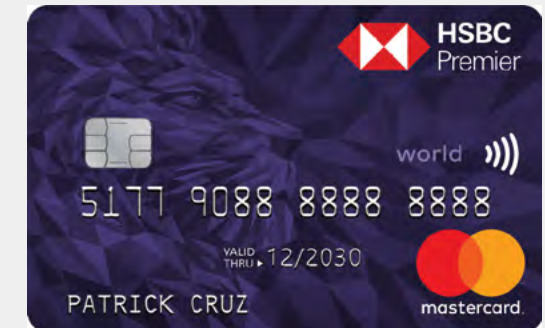
<sup>1</sup> Credit card application is subject to approval and free annual fee for life as long as you maintain your Premier status. HSBC Credit Cards are issued by The Hongkong and Shanghai Banking Corporation Limited.

<sup>2</sup> All balance inquiries & withdrawals done in local ATMs, and HSBC ATMs abroad are free. ATM transactions done in PLUS ATMs will be charged PHP150/transaction.

## HSBC Premier Mastercard®

**With the HSBC Premier Mastercard® Credit Card, you will:**

- Enjoy exclusive privileges and FREE annual fee for life with HSBC Premier MasterCard.<sup>3</sup>
- Pass on the Premier experience. Up to 4 free supplementary cards (no annual fee for life).
- Rewards  
For every PHP20 spend, get 4 bonus points on overseas transactions, 3 bonus points when you shop or dine at eligible establishments in the Philippines and 1 bonus point on other transactions.
- Redeem free flights  
Earn 1 air mile for as low as PHP25 spend.
- Card Installment Plan  
Enjoy 0% interest up to 36 months at participating partner merchants. For details, refer to <https://www.hsbc.com.ph/credit-cards/features/card-instalment/>
- Enjoy free Travel Insurance Coverage<sup>4</sup>
- Mastercard Airport Experience by LoungeKey™  
Access Mastercard Airport Experiences by LoungeKey, where you can enjoy membership to more than 850 lounges in over 400 airports worldwide, as well as dining spa and retail offers from select exclusive airport merchants.
- Get worldwide safety and security  
There's no need to worry if you lose your HSBC Premier Mastercard. Just call us and we'll cancel your lost card and arrange a replacement. If you need cash we can arrange an emergency cash advance that can be collected at over 245,000 outlets across 200 countries.
- Enjoy HSBC home&Away privilege programme  
HSBC's unique program provides access to a variety of offers around the world. Whether you're looking for travel, dining, shopping or leisure at home or abroad, you can take advantage of a wealth of special offers and unique opportunities.
- Your card is environmentally friendly  
HSBC Premier Mastercard card is made from 85% recycled plastic.



<sup>3</sup> HSBC Premier Mastercard® is free for life as long as you maintain your Premier status. HSBC Credit Cards are issued by The Hongkong and Shanghai Banking Corporation Limited.

<sup>4</sup> Travel Insurance Terms and Conditions apply. Travel Insurance offers coverage to the cardholder or his/her eligible spouse and children for any trip booked using their eligible card. This coverage includes injuries, death or travel inconveniences that happen between point of departure to destination, while riding as a passenger, among other conditions.



# Bring banking wherever you go

Feel closer to home even when you're 8,207 miles away by enjoying convenient access to your accounts.

## Online banking and Mobile banking app

### **All your accounts in one place**

See a detailed view of your balances and transactions, for all your HSBC accounts here and abroad.

### **Move money with ease**

Whether you're transferring funds between your accounts or paying bills, online and mobile banking<sup>1</sup> makes it simple. Conveniently transfer Philippine Peso funds to other local banks via PESONet<sup>2</sup>.

### **Pay bills online and get rewarded**

With just a few clicks, pay bills to over 50 payee companies. You can even pay using your qualified HSBC Premier Mastercard credit card and earn Bonus Points to redeem rewards.

### **Security as standard**

Stay protected on the go. Even if your phone is lost, no one can log on to your account without you and your HSBC Secure Key.

### **International banking**

If you're a Premier customer with accounts in other countries, you can see them all side-by-side in online banking.

### **Be informed, anywhere**

Get real-time foreign currency exchange rates and term deposit rates anywhere you are.

## Telephone banking

Through our phone banking service, you can:

- Check your account balances, payment due dates and reward points
- Pay your credit card or make other bill payments
- Move money from one account to another
- Request duplicate copies of your most recent bank statements
- Make changes to time deposit accounts
- Order cheque books or check the status of a cheque or cheque book
- Activate cards and phone banking services
- Report lost, stolen or never received chequebook/ATM/debit card/credit card

<sup>1</sup> Access to HSBC Personal Internet Banking requires internet connection and is available in countries where regulations allow.

<sup>2</sup> List of participating Financial Institutions: <https://www.pesonet.info/>





A warm, intimate scene of a family of three playing Jenga in a living room. A man and a woman, both wearing orange sweaters, are sitting on a patterned rug, laughing and looking at each other. A young girl in a white shirt and brown overalls stands between them, also smiling. A tall, precarious stack of wooden Jenga blocks sits on a low wooden table in front of them. The room is softly lit by natural light from a window in the background, with red curtains and a grey sofa visible. The overall mood is joyful and domestic.

# Premier for your family

A family can be however you define it.  
In a changing world where opportunities are on the rise, HSBC Premier  
offers you personalised services and comprehensive global support  
so you and your family can make the bold strides to seize  
opportunities together.



# Building Blocks for a Better Future

Because every family and their dreams are unique, HSBC Premier is committed to giving you diverse ways to help you build a more solid foundation for your family's future. Extend your Premier benefits to your family through Premier Family products.

## Premier Partner Account

Share better opportunities with your better half. The Premier Partner Account extends Premier benefits to your chosen spouse or life partner without the need to maintain their own separate Premier eligibility. Your partner will solely manage this account without a required maintaining balance and still be able to make the most of the following opportunities:

- Carry your Premier status and all its benefits here and abroad
- Open current, savings and time deposit accounts in Philippine peso and foreign currencies
- Avail of a supplementary Premier Mastercard Credit Card under your primary credit card
- Get access to local and global investment solutions through HSBC Investment and Insurance Brokerage, Philippines Inc.<sup>1</sup>

## Premier Parent Account

You may also support your parents by giving them access to the Premier benefits you enjoy. Like the Premier Partner Account, they will not need to keep the required maintaining balance. Plus, they get all of the same privileges as the Premier Partner account as detailed above.

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# Plant the seeds of success

It begins in your household and it begins today.  
Acquaint yourself with HSBC Premier products  
for your children.

## Premier Children Services

HSBC provides different types of accounts for children, grandchildren, nephews and nieces, allowing you to share with them your Premier privileges here and abroad. As long as your own Premier account is active, they may avail of a relevant Premier child account with you as follows:

## Premier In-Trust for Account

It's never too early to start. You can already open a Premier account for your children even before their first birthday, and start them on their financial journey. Open a Savings or Time Deposit account available in Philippine peso and foreign currencies. Available to Premier children aged 0 – 6 years old.

## Premier Junior Pack

Give your children aged 7 to 17 years old a head start in financial freedom. A Premier Junior Pack is a starter account owned and managed by your child, with no maintaining balance requirement. This is available also to your grandchild, nephew or niece. With a Premier Junior Pack:


- Your child will have a first-hand experience of world-class banking, and be expertly guided by your Relationship Manager. When there's a need to open a savings or time deposit account, or deposit/withdraw funds, your child can transact in our Premier centres instead of lining up in the regular queues.
- You, as the parent, can set-up a Standing Instruction to transfer funds from your own account to your child's account, so you can allocate your funds flexibly. If your child is studying abroad, you can save on telegraphic transfer charges as you can just deposit funds into your child's Philippine Premier Junior Pack account.
- Your child can access funds via an issued HSBC Premier Visa Debit Card. The debit card can be used to withdraw cash at any HSBC ATM here and abroad, for FREE. A maximum daily withdrawal limit of PHP2,000 is set for your child's Junior Pack account for protection and your child will not be given limits for transfers or purchases via POS. For emergencies, your child can also present the HSBC Premier Visa Debit Card at any HSBC Premier centre and have access to Emergency Encashment services.
- A free supplementary Premier Mastercard for children 15 years old and above can be issued.
- A separate statement for the Junior Pack account will be given to your child to track deposits and withdrawals on a monthly basis, giving your child an appreciation of the fundamentals of financial well-being.
- Premier Junior Pack can open a savings account in Philippine Peso & 11 foreign currencies.
- Your child can also view accounts via Personal Internet Banking, and transfer funds within his/her own accounts.

## Premier NextGen

Extend Premier privileges to your children aged 18 to 28 years while they're charting their own financial independence. The Premier NextGen account is named and managed by the Premier child with no maintaining balance requirement. Your grandchild, nephew or niece whom you are supporting may also avail of this. With a Premier NextGen:

- Your child can start saving and investing with the help of a Premier Relationship Manager.
- Your child will continue to benefit from your Premier status while completing education here or abroad and/or while beginning a career.
- You, as the parent, will have the peace of mind that Premier will continue to support your child well into becoming an adult.
- Premier NextGen can open a:
  - Savings account in Philippine Peso & 11 foreign currencies.
  - Time Deposit account in Philippine Peso & 6 foreign currencies.





# Take the first step to being a global citizen with an overseas education

Being part of HSBC Premier gives you access to products and services to help support your child's overseas education journey.

## Premier for all

Premier privileges for your child in any HSBC branch globally.

## Open an account ahead of time

Open a bank account with debit card for your child before he/she arrives in his/her destination.

## Free instant money transfers

Transfer money any time for free via global transfers.<sup>1</sup>

## Help in case of emergency or accident

Exclusive to our Premier customers, your child will have access to emergency cash advance from any of our branches around the world.

## Newcomers program for international students

To know more about the education support we offer across the world, go to <https://internationalservices.hsbc.com/study-abroad/>

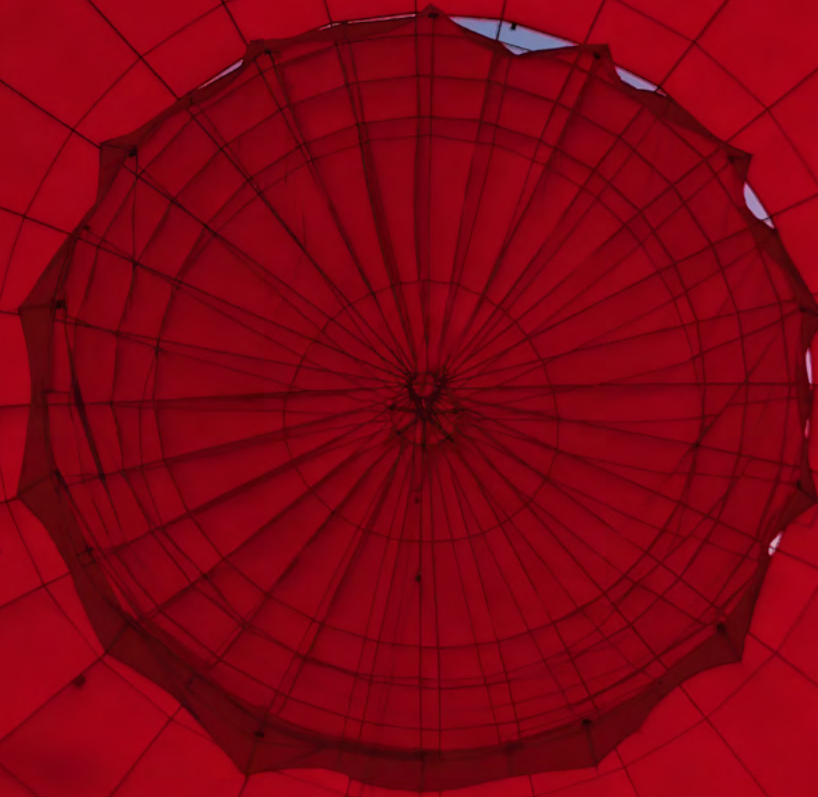
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<sup>1</sup> The conversion of Philippine Peso to foreign currency may be subject to additional requirements in compliance with the BSP's foreign exchange regulations.



# Premier across the world

We recognize who you are. You're a citizen of the world.  
You're headed towards your family's and your own aspirations, and  
your roadmap to success is borderless. HSBC Premier positions  
you to create a stamp of yourself where you never thought possible.





# Grow local first, grow global next

Extend your reach with HSBC Premier's global connectivity

## Worldwide HSBC Premier status

As an HSBC Premier customer, your status is recognized worldwide at HSBC so you can enjoy seamless support wherever you go:

- Automatic Premier status in all markets where you bank with HSBC
- Access to our HSBC International Banking Centre for overseas account opening support prior to moving or working abroad
- Access to emergency cash from HSBC Premier outlets across 29 countries and territories

## Global banking

Fast, convenient, and most importantly – FREE. As a Premier customer, our International Banking Centre allows you to open an account in any country where HSBC operates without even having to leave the Philippines. Through IBC:

- You can set up overseas bank accounts FREE of charge
- Transfer your credit history to a new country
- Open an account for your children, as they embark on their overseas education journey

### HSBC Premier Direct

For Premier International inquiries, customers may send an e-mail to [Premier.direct@hsbc.com.ph](mailto:Premier.direct@hsbc.com.ph)

Customers may also approach any of the HSBC branches in the Philippines if they wish to discuss opening cross-border accounts.

Please visit [www.hsbc.com.ph/branch-finder/](http://www.hsbc.com.ph/branch-finder/) for the list of our branches.  
Business hours: Monday to Friday (except holidays),  
9:00 am to 4:00 pm.





# Let your dreams grow with you wherever you take them

## HSBC Premier for the **global Filipinos**

### Opening an overseas account

Whether you are moving to a new country or would like to maintain your savings and investments in the Philippines, we can help you set it up.

### Available in 29 countries and territories

Find the type of account that best matches your needs for different currencies.

### Global View and Global Transfer

Manage your HSBC accounts worldwide with one single log-on, and instantly make transfers between your accounts for free no matter where you are.

### Transferring your credit history

Transfer your credit history to your destination to give yourself a head start.<sup>1</sup>

### Premier in one, Premier in all

Enjoy the same Premier status in your destination.

### Moving your finances globally

As a global Filipino, we'll make sure that wherever you go, you can easily manage your funds, trade currencies, and transfer money internationally anytime.

### Take control anytime, anywhere

We're here to offer you convenient solutions to manage accounts around the world. You can also link your HSBC accounts in different countries and territories to pay mortgage, your children's education or support your family back home.

### Investing in the Philippines

With our global presence and local expertise, we'll bring you a world of opportunities to expand your investment portfolio through investment. To find out more about investment opportunities, visit <https://www.hsbc.com.ph/premier/global-investments/>

<sup>1</sup>Product availability is subject to residency, visa, applicable regulations, sole and final discretion of the receiving HSBC site.





# Always protecting your global financial growth

Take advantage of our **global investment** expertise, and have first-hand access to a wide and international array of investment options.

## Invest overseas even if you don't live abroad

We will provide you with a free personal financial health check to assess your needs and provide recommendation on suitable products and services for you. As a Premier customer, we can refer you to our International Wealth Hubs or our Private Banking offices to give you access to global investment opportunities.

## Open an investment account abroad

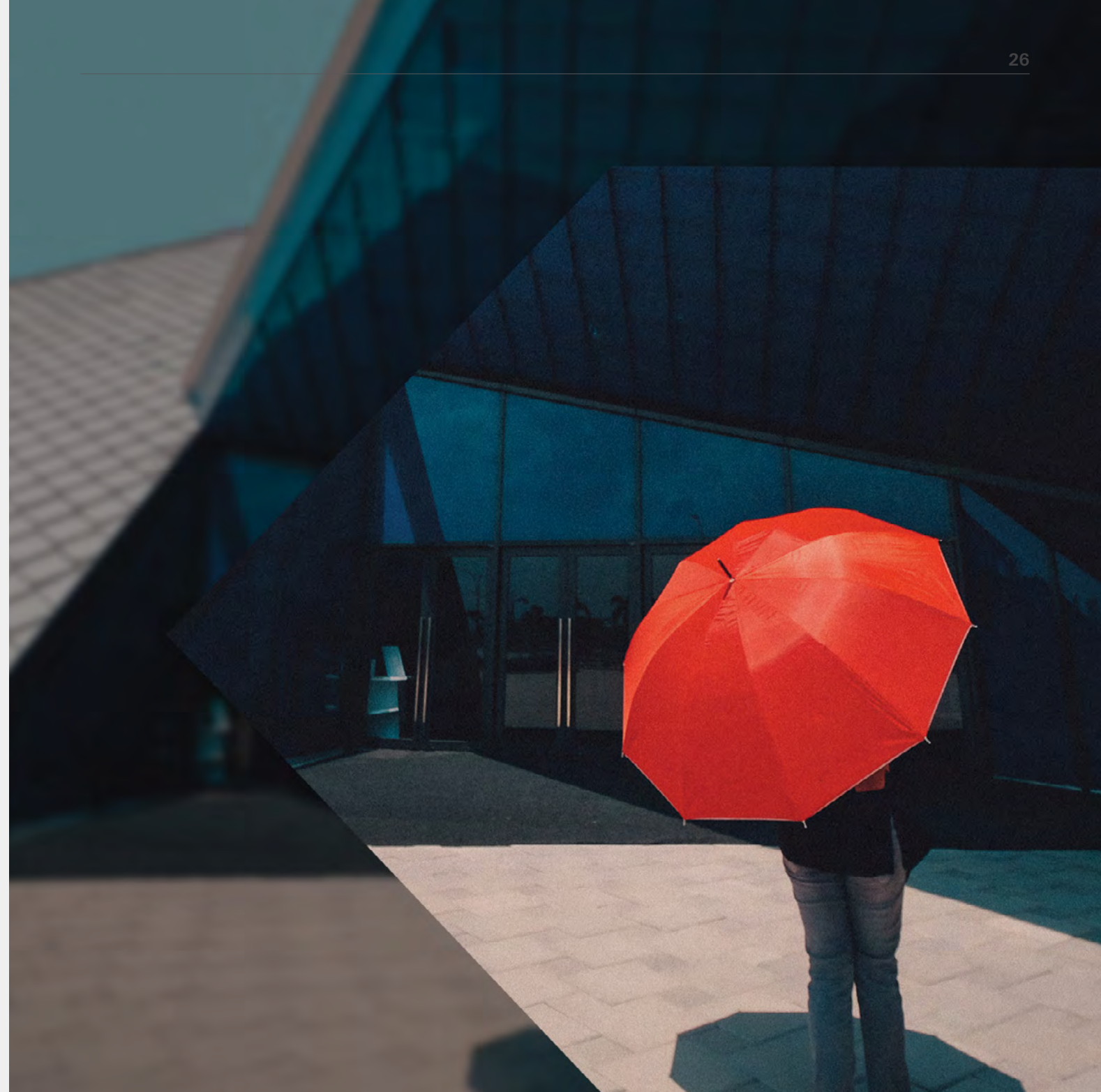
Diversify your investments with more sophisticated products and services by opening an investment account<sup>1</sup> remotely through our International Wealth Hubs or Private Banking offices. Start by speaking with your Premier Relationship Manager. Hong Kong and Singapore are two of the most popular financial destinations for our international customers, as we provide many possible solutions<sup>2</sup> to explore.

Investment options are available through our International Wealth Hubs and Private Banking offices. For more details: <https://www.hsbc.com.ph/premier/global-investments/>.

**To understand more, please contact your local Premier Relationship Manager.**

<sup>1</sup> Investment account opening and investment services are subject to nationality and applicable regulations.

<sup>2</sup> Product availability is subject to residency, visa, sole and final discretion of the designated bank.





A woman with dark hair tied back, wearing a red long-sleeved shirt and a blue apron, is smiling and looking off to the side. She is holding a piece of pottery in her hands, which are covered in red clay. The background is a rustic pottery studio with brick walls, shelves filled with various pottery pieces, and a large window letting in warm light.

# Access to Wealth Solutions

A wealth of possibilities to help you achieve your goals is within reach. We can connect you to HSBC Wealth<sup>1</sup> to help you manage, protect and grow your wealth through a financial planning process based on your needs. A dedicated team of Wealth Relationship Managers and specialists will help you identify and achieve your financial goals.

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HSBC Investment and Insurance Brokerage, Philippines Inc.<sup>1</sup> offers a range of investments solutions and insurance plans to suit your needs throughout different stages of your life.

Unit Investment Trust Funds (UITFs)

A pool of investments funded by investors. Each fund is managed by professional fund managers from a Trust corporation and are invested in a mix of securities (typically stocks, bonds, or some combination of these) in accordance with the fund's stated investment objectives.

Different Asset Classes available (which sector and where will the UITF invest):

- Global Equity
- Global Fixed Income
- Global Multi-Asset (combination of Equity and Fixed Income)
- Asian Equity
- European Equity
- Specialty or thematic sectors (i.e. Technology, Consumer, or Healthcare)

These funds can be available in a feeder structure and may provide regular income through dividend payments.

Wealth insurance

There is a wide range of products ranging from pure protection to traditional life, to a wide range of investment linked insurance to attend to your individual needs, risk appetites and investment objectives such as:

- Managing and growing wealth
- Children’s education planning
- Income protection for loved ones
- Retirement Planning
- Legacy Planning

Disclaimer: Please note that a risk rating review of investment products offered through our Global Markets, and HSBC Investment and Insurance Brokerage, Philippines Inc. has been recently concluded. Some of your holdings' ratings may have been adjusted. Please contact your Relationship Manager for more information.

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# Building a home for growing dreams

## Your home loan options

### Buying a home

This might just be the largest investment you will ever make. Shopping for a house is filled with excitement. As a home buyer, you have a lot of questions and a lot of important decisions to make.

### Building a home

Building your home draws you closer to the life of your dreams. The process of constructing your house takes a lot of time, patience, and most importantly, money. Planning wisely makes you see the impact of the many factors you should consider.

### Home Equity Loan

Your home can be a source of extra financing to help meet your financial goals. Whether you want to invest in a business, make home improvements or pay for your child's education, we have a convenient, affordable way to turn your home's equity into ready cash.

### Refinancing a Loan

Enjoy additional savings and gear up on benefits by refinancing your mortgage with us. Whether you're looking to lower your monthly mortgage payment, switch to a fixed rate, or even get cash out to finance a major expense, we have just the information you need.

### Top-up Loan

If you've already got a home loan with HSBC, you can top-up your loan up to 70% of your property's current value. Manage your financial options by making the most of what you have already accumulated.



# Unlock HSBC Premier now

You can become an HSBC Premier client through any of the following qualifying criteria:

## Total Relationship Balance (TRB)

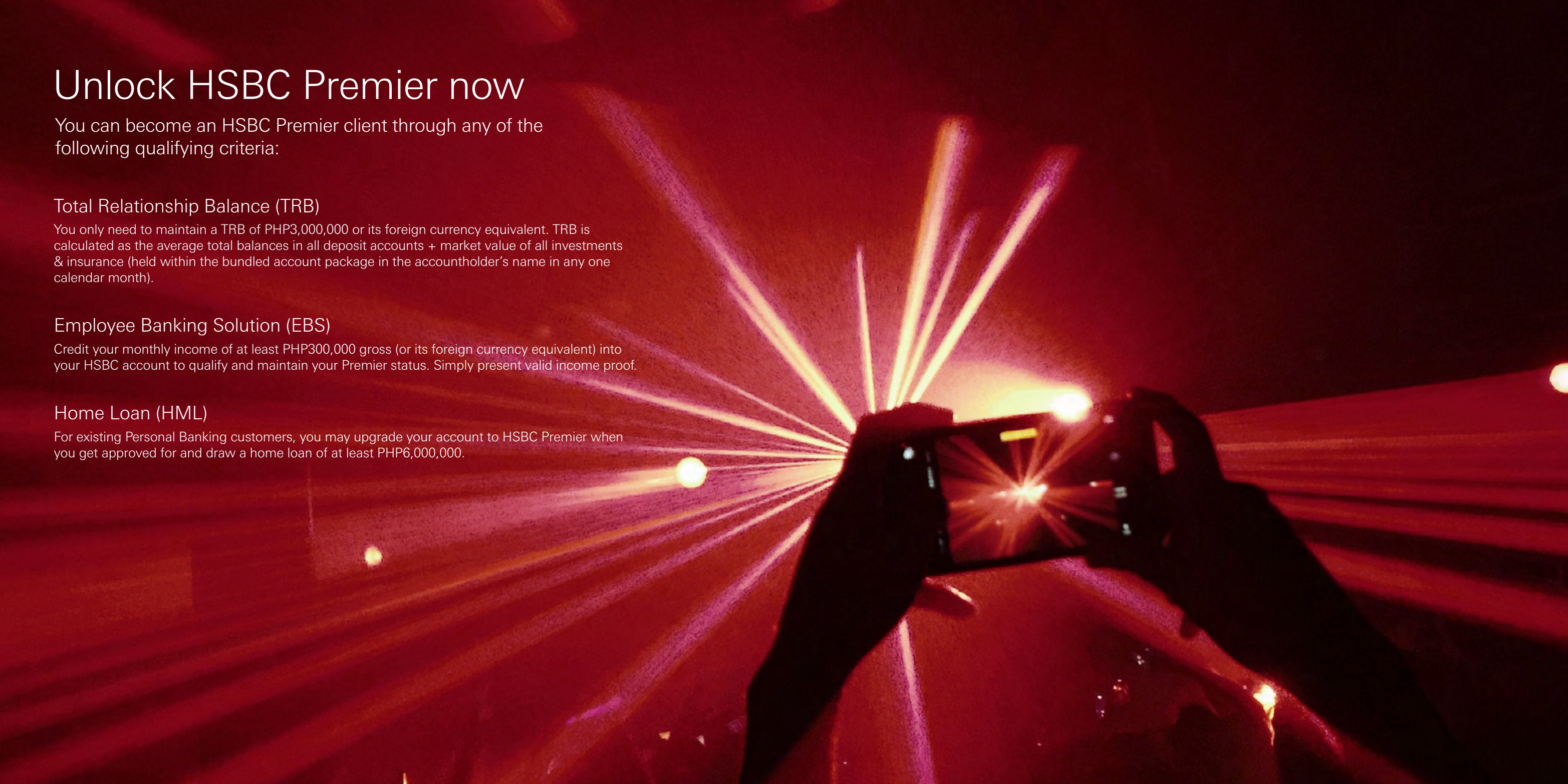
You only need to maintain a TRB of PHP3,000,000 or its foreign currency equivalent. TRB is calculated as the average total balances in all deposit accounts + market value of all investments & insurance (held within the bundled account package in the accountholder's name in any one calendar month).

## Employee Banking Solution (EBS)

Credit your monthly income of at least PHP300,000 gross (or its foreign currency equivalent) into your HSBC account to qualify and maintain your Premier status. Simply present valid income proof.

## Home Loan (HML)

For existing Personal Banking customers, you may upgrade your account to HSBC Premier when you get approved for and draw a home loan of at least PHP6,000,000.





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