

HSBC GBA Wealth Management Connect (GBA Wealth Connect)

Before

It was difficult to invest between 9 Mainland GBA cities and Hong Kong.

After

Bridging the gap and helping customers meet their wealth management needs in Greater Bay Area.

Southbound services

Southbound services enable eligible residents of 9 Mainland GBA cities to invest in Hong Kong.

*9 cities refers to Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen and Zhaoqing in the Pearl River Delta of Guangdong province.

Northbound services

Northbound services enable eligible Hong Kong residents to invest in 9 Mainland GBA cities.

3 things you need to know:

Eligibility

Funds

Get started

Am I eligible?

You are eligible for Southbound services if you:

- Have full civil capacity;
- Have a household registered in any of the 9 mainland GBA cities OR security or personal income tax record for 5 years within 9 Mainland GBA cities;
- Have at least 2 years of investment experience and, at the end of each month over the past 3 months, held financial net assets of no less than RMB1 million or household financial assets of no less than RMB 2 million;
- Are not a vulnerable customer, as assessed by banks in Hong Kong;
- Invest in your own personal capacity.

*For more details about eligibility, please refer to HKMA public website.

You are eligible for Northbound services if you:

- Hold a Hong Kong identity card (as a permanent or non-permanent resident);
- Invest in your own personal capacity;
- Are not a vulnerable customer, as assessed by banks in Hong Kong.

*For more details about eligibility, please refer to HKMA public website.

What funds can I use?

You can use your own funds up to the market and individual quotas.

How do the market and individual quotas work?

There is a cap on individual net remittances called the individual quota.

Quota usage = remittance outflow – remittance inflow

Each investor can fund in to the maximum of his/her individual quota.

There is also a cap on all the net remittances in the Cross-boundary Wealth Management Connect scheme called the market quota that includes all investors in the market.

Market quota is limited.

Investors will be funding in at different amounts up to the aggregate market quota.

*For more details about investment quota, please refer to HKMA public website.

What types of product can I invest in?

Southbound services

- Unit Trusts
Unit Trusts products, supporting multiple currencies and covering fund types ranging from balanced funds to bond funds and money market funds.
- Bonds
Both corporate bonds and government bonds.
- Foreign currency deposits
11 currencies, including HKD, USD, RMB, AUD, CAD, CHF, EUR, JPY, GBP, NZD, SGD.

Northbound services

- Public fixed income wealth management products (eg bonds and deposits) and equity wealth management products (eg equities)
As issued by mainland wealth management firms and assessed by the issuers to carry a risk rating of 'R1' to 'R3', excluding products for cash management
- Public securities investment funds (excluding listed funds)
As assessed by mainland public fund managers and mainland distributing banks to carry a risk rating of 'R1' to 'R3'

*Northbound services product is distributed by our mainland partner banks for the purpose of HSBC GBA Wealth Management Connect, you may refer partner bank's public website for more details.

How can I get started?

Pair your accounts:

Investment account + remittance account

Get in touch today and find out more.

HSBC GBA Wealth Management Connect Services

HSBC HK Public Website

HSBC HK WeChat Official Account

Disclaimer

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For more information, please visit HKMA website (<https://www.hkma.gov.hk/eng/key-functions/international-financial-centre/wealth-management-connect/>).

Investment involves risks.

Issued by The Hongkong and Shanghai Banking Corporation Limited

HSBC

Bridging the GBA. Spanning the Globe.