# **HSBC** Premier

# Your global banking partner International Education | Accounts | Mortgage Referrals



# Exceptional International Banking Services by HSBC Premier

Free assistance in overseas account opening<sup>1</sup> & real-time global transfers<sup>2</sup> between overseas HSBC accounts

No minimum Total Relationship Balance for overseas account provided your HK account fulfills the requirement

Shared your Premier status with your child by setting up a Premier Junior Pack or Premier for Next Generation account for them

# Join HSBC Premier to unlock the full potential of international banking services



Starting a new learning journey, new job or new life overseas

#### **Overseas accounts<sup>1</sup>**

## Foreign Exchange

Get prepared for yourself & child for free - Assistance in applying overseas account **4-6 months before departure**, and get your ATM card ready in HK to ease the hassle of carrying much cash for traveling abroad.

Upgraded FX platform - Enjoy a much convenient journey on HSBC HK App, plus a preferential time deposits rates when you exchange funds to any of the designated currencies, then place a time deposit.

#### **HSBC Global Transfers**

Free HSBC Global Transfers<sup>2</sup> - With one single online banking log-in and HSBC HK App, you can manage all your local & overseas HSBC accounts and make global transfers between these account almost instantly.



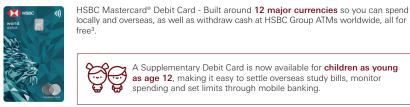
# Spending with ease at home & away

#### Credit card



HSBC Premier Mastercard® Enjoy a selection of privileges and personalised services with perpetual annual fee wavier as a recognition of your distinctive status.

# Debit card



A Supplementary Debit Card is now available for children as young

as age 12, making it easy to settle overseas study bills, monitor spending and set limits through mobile banking.



## Supporting your children's overseas study with full protection

Planning consultation Top 10 renowned partners - Enjoy professional consultations, special discount packages and exclusive events



# **Global protection**

Variety of protection - Combine of life insurance4. savings, tax deduction, family protection and global medical plans, plus overseas study insurance plan tailoring to students, to suit your needs.

#### Emergency encashment

Emergency cash - Our extensive global presence makes it possible for you to withdraw up to USD2,000 emergency cash from HSBC outlets worldwide in any unforeseen circumstances



# Diversifying your property investment profile globally

### Mortgage referrals<sup>1</sup>

manage overseas mortgages referral locally - From application to approval, we will follow up your application status in the same zone for your convenience, without the need to travel abroad<sup>5</sup>.



#### Step 1:

Make an appointment with HSBC HK International Banking Center



We will provide you details & requirements over the phone

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Step 3: We will refer your mortgage application to overseas HSBC team

(Note: For clients of our education partners, please indicate the partner name in your email subject for priority handling.)



Our overseas staff will process your application and issue approval result

# Get in touch with HSBC HK International Banking Centre

Planning a new start abroad? Contact (852) 2233 3888 to talk to our international banking experts about you and your family's international needs and aspirations.



HSBC HK International Banking Center Website: www.hsbc.com.hk/international

Assistance in Overseas Account Enguiries: internationalbanking@hsbc.com.hk

Overseas Mortgage Enquiries and Appointments referral: hk.ibc.international.mortgage@hsbc.com.hk

- Terms & Conditions apply for the above offers.
  Remarks : 1 Applications will be handled and processed by overseas HSBC group entities directly and will be subject to the approval of the overseas HSBC group entities responsible for the areas in which the property is located.
  2 The service is available for over 23 countries/regions, including Australia, Mainland China, Singapore, the UK and the US, and more. See our full list and complete tariffs guide (https://www.personal.ebanking.htsbc.com.hk/1/Zhsbcpremier/transferfee?LANGTAG=en&COUNTRYTAG=HK).
  3 Any purchases outside of these currencies will be settled in HKD according to the prevailing exchange rate.
  4 Life insurance plans are underwritten by HSBC Life (International) Limited ("HSBC Life") which is authorised and regulated by the Insurance Authority ("IA") to carry on long-term insurance bears and the provisions for the detailed terms and conditions.

  - business in the Hong Kong SAR. It is not a bank deposit or bank savings plan. Please refer to the product brochure for detailed features and the policy provisions for the detailed terms and conditions. 5 Available in major markets including the UK, USA, Australia and Canada. Please contact HSBC International Banking Centre for details.

Currency conversion involves risk. To borrow or not to borrow? Borrow only if you can repay.

