

Let your journey with
HSBC PREMIER ELITE
begins



Premier



WHEN YOUR

MIND IS SET

YOUR

WEALTH IS SET

Welcome to HSBC Premier Elite!

We are dedicated to bringing you the finest we can offer.

In our **HSBC Premier Elite** service, we present bespoke solutions for you to **grow your wealth** and **savour the unique lifestyle** of you and your family.

Maggie Ng

Head of Wealth and Personal Banking, Hong Kong

01 Elite Privileges

02 Wealth Solutions

03 Health and Protection

04 International Connectivity

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BEING **ELITE** IS A **PRIVILEGE**

OUR PRIVILEGES APPRECIATE YOUR ESTEEMED STATUS AND LIFESTYLE,
ENHANCING YOUR CHOICES SO YOU CAN PROGRESS FURTHER.

NEW PRIVILEGES



WEALTH OF YOUR CHOICE*

Our market's first wealth loyalty programme that is exclusive to Premier Elite clients.

Personalise your own wealth management privileges according to your personal goal. When you make a purchase of your preferred investment and insurance product, you can unlock up to \$10,000 RewardCash.

- ▶ Unit trusts
- ▶ Bonds and certificates of deposit (CDs)
- ▶ Capital protected investments and Deposit Plus
- ▶ Equity Linked Investments, Private Placement Notes and Rate-Linked Notes
- ▶ Life insurance

For more details, please log on to the HSBC HK Mobile Banking app, go to 'Premier Elite Privileges' and check the "Wealth of Your Choice" Bonus Badge.

Browse for



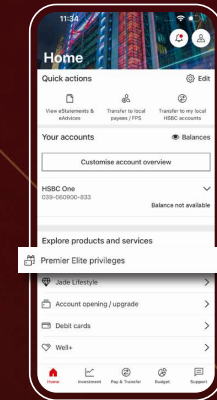
HSBC Wealth of Your Choice

to learn more

*Investment involves risks. Terms and conditions apply.

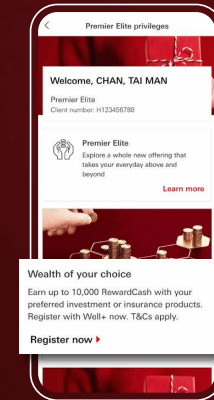
Register now to unlock extra rewards

Simply download and log on to the HSBC HK Mobile Banking App and follow these steps.



Step 1

Go to 'Home', scroll down to 'Explore products and services', then tap on 'Premier Elite privileges'.



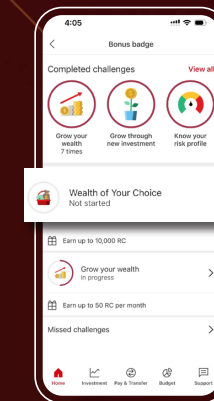
Step 2

Tap on 'Wealth of Your Choice'.



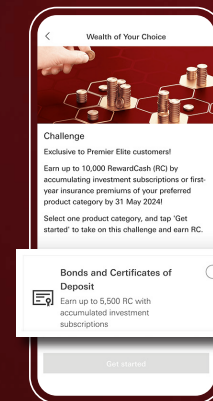
Step 3

Join Well+ if you're not a member yet.



Step 4

Select 'Wealth of Your Choice'.



Step 5

Select your preferred product category and complete your registration. And you're all set to start unlocking rewards!

NEW PRIVILEGES



ELITE LIFESTYLE EXCLUSIVES

A whole new offering that takes your everyday above and beyond.






DINING

Unique culinary perks await you at over 20 sought-after restaurants from Michelin-star grade to everyday dining. You can enjoy:

- ▶ **HKD1,000 stored valued gift card¹**
- ▶ **Welcome drink/ dessert²**
- ▶ **Dedicated booking channels**



Dedicated booking and enquiry channels:

-  Call 2154 6188 (9:00am to 9:00pm, including Sundays and public holidays)
-  Visit the restaurant's dedicated online booking page (HSBC HK website > HSBC Premier Elite > Lifestyle of Your Choice > Savour dining experiences)
-  Email to hsbcvip@blacksheeprestaurants.com

PRIVATE CLUBS³

Unlock access to the most prestigious private clubs in town such as China Club and Cipriani with your HSBC Premier Elite status.

Dedicated booking and enquiry channels:

-  Call 3122 2368 (24 hours service)
-  Fill in Aspire Lifestyles' dedicated booking form (HSBC HK website > HSBC Premier Elite > Lifestyle of Your Choice > Join the inner circle) and email to hsbcvip@aspirelifestyles.com

Browse for

 **HSBC Lifestyle of Your Choice**

to learn more

¹ This offer is subject to quota availability. Reservation must be made for enjoying the offer. Each customer can enjoy the offer once only during the promotion period. Terms & conditions apply.

² Welcome treats such as complimentary drink, dessert, among others, subject to availability and offers up to 6 people for each booking.

³ This offer is subject to quota availability. A reservation must be made for enjoying the offer. Terms & conditions apply.





TRAVEL

COMPLIMENTARY AIRPORT LIMOUSINE SERVICE¹

Enjoy complimentary airport limousine service to or from selected airports in Hong Kong, China or overseas.

Dedicated booking and enquiry channels:

- Call 2216 3020 (9:00am to 6:00pm, except for Sundays and public holidays)
- Visit the limousine service's dedicated online booking page (HSBC HK website > HSBC Premier Elite > Lifestyle of Your Choice > Complimentary airport limousine service)
- Email to hsbcvip@dchml.com.hk

TRAVEL IN STYLE WITH HKIA VIP LOUNGE ACCESS

Enjoy a one-stop private and luxurious pre-flight experience with access to the Hong Kong International Airport - HKIA VIP Lounge.

When you purchase the Lounge Deluxe entry (HKD5,000 per entry), your accompanying guest can enjoy the service for free².

Dedicated booking and enquiry channels:

- Call 3122 2368 (24 hours service)
- Fill in Aspire Lifestyles' dedicated booking form (HSBC HK website > HSBC Premier Elite > Lifestyle of Your Choice > Travel in style with HKIA VIP lounge access) and email to hsbcvip@aspirelifestyles.com

Browse for

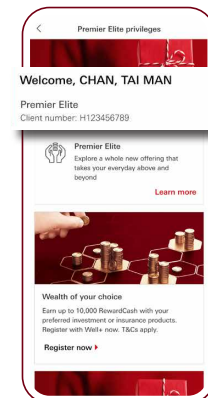
 **HSBC Lifestyle of Your Choice**

to learn more

HOW DO I LOCATE MY PREMIER ELITE CLIENT NUMBER?

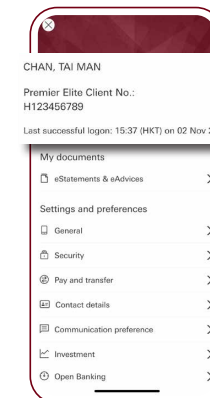
After you log on to the HSBC HK Mobile Banking App, you can locate your Premier Elite Client number on the '**Premier Elite privileges**' page, or the '**Profile**' page by clicking the icon on top right corner.

'Premier Elite privileges' page



Go to 'Home', scroll down to 'Explore products and services', then tap on 'Premier Elite privileges'. You can find your Premier Elite Client number at the top of the page.

'Profile' page



On your home screen, tap on your profile icon at the top right corner. You can find your Premier Elite Client number in your name card.

¹ This offer is subject to quota availability. Reservation must be made for enjoying the service. Each customer can enjoy the one-way trip for 2 times during the promotion period. Terms & conditions apply.

² This offer is subject to quota availability. It applies to regular-priced Lounge Deluxe service only. A reservation must be made for enjoying the offer. Terms & conditions apply.






NEW PRIVILEGES



MEDICAL CONCIERGE

MEDICAL CONCIERGE SERVICE*

-  Ask registered nurses and doctors about your medical enquiries 24/7 for free
-  Get assistance on medical appointments, access a network of over 1,800 medical service providers which offer up to 20% discount when you book medical appointment through our Medical Concierge Hotline
-  Book video consultations with licensed general practitioners from the comfort of home and get medicine delivered to your door within approximately 4 hours

You need to enroll to enjoy the above medical concierge service, please visit HSBC HK Website > HSBC Premier Elite > Medical Concierge Service or contact your Premier Elite Director for enrollment.

*The service would be launched by phases starting from Jan 2024.
The Medical Concierge Service is offered by The Hongkong and Shanghai Banking Corporation Limited ("HSBC") and HSBC Life (International) Limited, incorporated in Bermuda with limited liability ("HSBC Life"). Terms and conditions apply.



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GREATER CLARITY WITH A WEALTH OF SOLUTIONS AND INSIGHTS

BENEFIT FROM TAILORED ADVICE, PORTFOLIO ANALYSIS, AND DIVERSE INVESTMENT SOLUTIONS WITH INSIGHTS FROM OUR CHIEF INVESTMENT OFFICER.

Investments involve risks. Terms and conditions apply.



CHIEF INVESTMENT OFFICER PERSPECTIVES

- Stay in the know about the latest market movements with insights and house views from our wealth experts



WEALTH PORTFOLIO INTELLIGENCE SERVICE

- Leverage an award-winning tool that provides analysis of your portfolio, enabling you to comprehend your current position and recalibrate your investment strategies to adjust for rapidly changing circumstances and risk

WEALTH SOLUTIONS

Diversify your portfolio with a variety of investment solutions, offering higher flexibility and potential returns in different markets. Choose from various payout structures and underlying choices of structured products and other available investment solutions, such as unit trusts, bonds and private market investments, supported by multiple issuers or a team of dedicated fund managers.

Investment involves risks. Terms and conditions apply.

Private market funds, hedge funds, private equity placement, dedicated bonds services and private placement notes are for Professional Investors only.



PRIVATE MARKET AND HEDGE FUNDS

PRIVATE MARKET FUNDS:

- Gain diversified exposure on global private real estate and private credit investments via open-ended fund structure with quarterly liquidity and no capital call

HEDGE FUNDS:

- Access to Multi-strategy & Macro hedge funds as a portfolio diversifier, achieving superior risk-adjusted returns with low market correlation and monthly liquidity

UNIQUE FUND CHOICES

- With niche fund strategies for Professional Investors
- Fund selection from a wide range of fund houses not easily accessible by retail customers



PRIVATE EQUITY PLACEMENT

- Can take part in discounted Hong Kong equity share placements that are not widely available to public investors
- Make trades and stay on top of market trends even when you're on the go with the HSBC HK Easy Invest app

For more details of HSBC HK Easy Invest, please visit HSBC HK website > Investing > HSBC HK Easy Invest



DEDICATED BONDS SERVICES

- Access newly-issued bonds and private placements that are not publicly available, from just HKD1 million
- Explore more opportunities sourced via HSBC Debt Capital Markets in increasingly popular ESG bonds



PRIVATE PLACEMENT NOTES

- Access bespoke structures and guaranteed launches of globally popular, customised indices, interest rate, HK and US equities from just HKD500,000
- See principal protection choices for various risk appetites and market situations

Important Risk Warning

Unit Trusts, Bonds and Structured Products (including Equity Linked Investments, Structured Notes, Deposit Plus, Structured Investment Deposits and Capital Protected Investment Deposits) are investment products. Together with Certificates of Deposit (CDs), they are NOT equivalent to time deposits. Some Unit Trusts and Structured Products are complex products and may involve derivatives. 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 having regard to your financial situation, investment experience and investment objectives. The price of products may move up or down and may become valueless. Losses may be incurred as well as profits made as a result of buying and selling the products. In the worst case scenario, the value of the products may be worth substantially less than the original amount you invested (and in an extreme case could be worth nothing). Issuer's Risk – Bonds, CDs and structured products are subject to both the actual and perceived measures of credit worthiness of the issuer. There is no assurance of protection against a default by the issuer in respect of the repayment obligations. In the worst case scenario, you might not be able to recover the principal and interest/coupon if the issuer defaults on the Bonds, CDs and Structured Products. Investors should not make investment decisions based on this material alone. Investment involves risks. Past performance of the products is no guide to future performance. For details of the products, the related fees and charges and risk factors, please refer to the individual product materials and/or offering materials. Currency conversion risk – the value of your foreign currency and RMB products will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB payments to other currencies at an exchange rate that is less favourable than that exchange rate in which you made your original conversion to foreign currency and RMB, you may suffer loss in principal/ investment. RMB denominated products are subject to liquidity risk as there may be no regular trading and active secondary market for RMB Income Instruments. The bid and offer spread of the price of RMB Income Instruments may be large, so investors may incur significant trading and realisation costs and may suffer losses accordingly. Structured Investment Deposits, Deposit Plus, Capital Protected Investment Deposits and CDs are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong. Deposit Plus and CDs are NOT principal protected.

GROW YOUR WEALTH WITH COMPREHENSIVE LENDING SOLUTIONS

High value lending facilities with favourable interest rates for HSBC Premier Elite

WEALTH PORTFOLIO LENDING

Enjoy more financial flexibility by making the most out of your portfolio with a standby credit up to **HKD50 million**¹:

- ▶ Access cash by borrowing against the value of your portfolio
- ▶ Use your line of credit for any purpose
- ▶ Access the funds, repay and monitor your margin status 24/7 on our mobile banking app
- ▶ Advance ratio as high as 100% on time deposits, 80% on funds, 70% on stocks²
- ▶ Attractive rate as low as 1-month HIBOR³ + 0.8% p.a.
- ▶ Activate online now and have funds available as soon as next business day



UNIT TRUSTS INVESTMENT FINANCING⁴

Investment with leverage offers the potential for higher yields and gains:

- ▶ Capture timely market opportunities with additional purchasing power: Enjoy greater investment flexibility by leveraging your unit trusts holdings
- ▶ Take advantage of preferential rates in both HKD and USD⁵, there are no additional charges and application is free
- ▶ Once you open and fund your Investment Financing account, you will have access to a loan facility with no additional approval required

To borrow or not to borrow? Borrow only if you can repay! Investment involves risks.

1. Your credit limit is calculated based on your eligible collateral market value and their respective advance ratio, please contact your Premier Elite Director for more details. 2. Different assets types will have different maximum advance ratios, please refer to our Wealth Portfolio Lending Product Factsheet (Appendix 1) for more details. 3. Benchmark Rate: 1-month Hong Kong Interbank Offered Rate (HIBOR) as at any date means the Hong Kong Interbank Offered Rate for the interest period of 1 month for Hong Kong Dollars quoted by The Hong Kong Association of Banks on such date. Please refer to our Key Facts Statement for more details. 4. Unit Trusts Investment Financing is only available to clients holding a valid and appropriate Risk Profiling Questionnaire, and only available in the branch. In the worst case scenario with Investment Financing, it could expose you to significant losses; you may incur losses in excess of your own initial funds and your investments, and you may be required to repay the Investment Loans in full. 5. The customer is only required to pay interest on the loan during the loan tenor, but must settle the outstanding loan and interest at the end of the loan tenor. Therefore, the customer must have sufficient assets and/or income to repay the principal at the end of loan tenor and be aware that this is a key requirement of the facility.

Note: Advance ratios may change from time to time at our discretion, we'll give you at least 30 days' notice if we change the basis on which fees are charged.

* Interest rates may vary. Please contact your HSBC Premier Elite Director or visit a branch to obtain the up-to-date rates.

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SAFEGUARD YOUR HEALTH SAFEGUARD YOUR LEGACY

EXPERIENCE COMPLETE PEACE OF MIND, AS YOU AND
YOUR LOVED ONES EMBRACE LIFE TO THE FULLEST





PRIVILEGED MEDICAL BENEFITS

Various protection solutions to meet your needs, key benefits of our medical insurance plan:



FULL COVERAGE OF HOSPITAL AND SURGICAL FEES

- ▶ No sub-limit from HKD5M up to HKD40M
- ▶ Surgical and non-surgical cancer treatments are both covered



TRUE WORLDWIDE COVERAGE, INCLUDING THE US AND UK

- ▶ Cashless arrangement to a worldwide network of over 3,000 hospitals, with the necessary pre-approval
- ▶ Assistance in mainland China, including hospital deposit guarantee

CRAFTING A LEGACY FOR FUTURE GENERATIONS

- ▶ Avoid having funds being frozen during the inheritance process
- ▶ Pay part of the insurance premium so that you can enjoy the policy's benefits while meeting liquidity needs
- ▶ Take advantage of the change of life insured and policy split options for multi-generational planning
- ▶ Innovative currency options available



INSURANCE PREMIUM FINANCING

- This is a flexible way to settle part of your insurance premium with a fixed term loan rather than utilizing your own funds to pay the full premium upfront
- Gain the benefits of the insurance coverage whilst using the funds for other purposes and repaying the full principal at a later date¹. The insurance policy will be assigned to HSBC as a security for the loan

Apply for these exceptional solutions and equip yourself with liquidity so that you are always ready to capture opportunities that come your way.

To borrow or not to borrow? Borrow only if you can repay!

The above life insurance plans are underwritten by HSBC Life (International) Limited, incorporated in Bermuda with limited liability ("HSBC Life"). Policyholders are subject to its credit risk and early surrender risk.

¹The customers is only required to pay monthly interest on the loan principal during the loan tenor, but must settle the total outstanding balance at the end of the loan tenor. Therefore, the customer must have sufficient assets and/or income to repay the total outstanding balance at the end of loan tenor.



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AS YOUR **HORIZONS EXPAND**

WE BRING THE
WORLD CLOSER
TO YOU



EXPAND YOUR AMBITIONS SEAMLESSLY AROUND THE GLOBE

WORLDWIDE CONNECTIONS

Enjoy recognition wherever you go through HSBC's global network:

- ▶ Access to our HSBC Wealth Centre in Hong Kong and other cities around the world
- ▶ Gain access to international services from our International Banking Centre¹
- ▶ Enjoy HSBC Premier Elite-tier privileges in Hong Kong, mainland China and Singapore via HSBC Premier Elite Passport[^]
- ▶ View and manage your account balances with a single log on, with HSBC Global View and HSBC Global Transfers services for free



INTERNATIONAL SERVICES

Manage your money easily across borders and make the most of your finances, wherever you are.

- ▶ Our international services can help you open another account in over 30 destinations, from within or outside Hong Kong
- ▶ Get set up with a credit card in your new destination¹
- ▶ Manage all your accounts from one place online, and make fee-free transfers between them
- ▶ Enjoy seamless support and professional services that go beyond banking from our partners

To borrow or not to borrow? Borrow only if you can repay!

¹ International mortgages and overseas account opening applications will be handled and processed by the relevant overseas HSBC group entities directly and subject to their approval.

[^] On expiry or on termination of your entitlement to HSBC Premier Elite, you will no longer be eligible to enjoy HSBC Premier Elite Passport status in other markets (if applicable).



INTERNATIONAL EDUCATION PLANNING

The journey to overseas education begins long before your children's departure. Prepare them with the most comprehensive programmes and set them up for success from the first step.



EDUCATION PARTNER NETWORK AND PRIVILEGES

- Plan overseas education with advanced insights from our partnering professional education consultants, along with exclusive offers to complimentary consultation and discounts



HSBC PREMIER JUNIOR PACK AND PREMIER FOR NEXT GENERATION ACCOUNT

- Share your HSBC Premier status with your children, empowering them to manage personal finances with your global privileges
- Children under 18 are eligible for the Junior Pack, with an ATM card for simple fund transfers and withdrawals from local and overseas HSBC ATM network. Inheriting your global privileges, children aged 18-28 applying for Premier Next Generation Account can access HSBC Premier centres worldwide



PRE-DEPARTURE PREPARATIONS

Essential products and services ensure your children a smooth transition into a new environment.

Voluntary Health Insurance Scheme (VHIS)¹ and Overseas StudySurance²:

- Full insurance coverage for overseas activities, education fund subsidies and study interruption protection

HSBC Mastercard® supplementary debit card:

- The multicurrency supplementary debit card ensures hassle-free currency exchange or paying overseas expenses

¹ The HSBC Voluntary Health Insurance Plans ("HSBC VHIS Plans") are not equivalent or similar to any kind of bank deposit. HSBC VHIS Plans are underwritten by HSBC Life (International) Limited which is authorised and regulated by the Insurance Authority to carry on long-term insurance business in the Hong Kong SAR. Please refer to the product brochure for detailed features and the policy provisions for the detailed terms and conditions. (Name of VHIS Provider: HSBC Life (International) Limited, VHIS Provider Registration Number: 00042, Effective Date of Registration : 29 May 2020)

² Overseas StudySurance is underwritten by AXA General Insurance Hong Kong Limited ("AXA"), which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

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02 Wealth Solutions

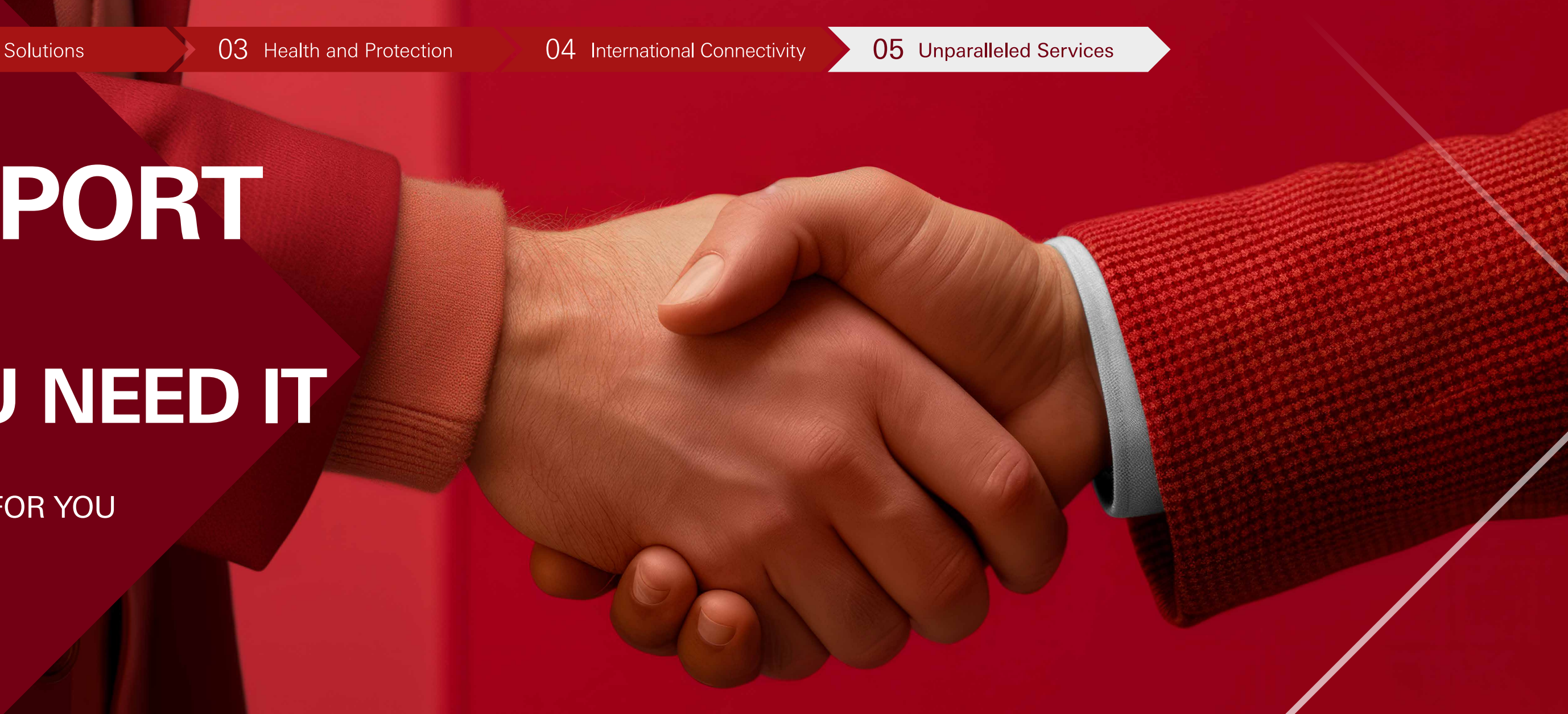
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THE SUPPORT YOU NEED WHEN **YOU NEED IT**

KNOW THAT WE WILL
ALWAYS BE HERE FOR YOU



A WORLD OF ADVICE AND ALL THINGS NICE

SUPPORT FROM A TEAM OF PROFESSIONALS

You will be assisted by your dedicated HSBC Premier Elite Director and a team of experts including Wealth Planners, mortgage specialists and experienced advisors.

DEDICATED SUPPORT AT YOUR FINGERTIPS

You can chat with your dedicated Premier Elite Director and team during service hours for free. You can contact them via the HSBC HK Mobile Banking app, HSBC Online Banking, WhatsApp or WeChat.

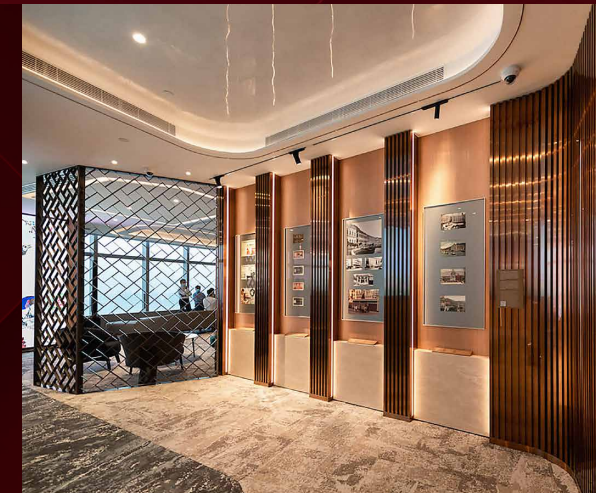
Chat with your Premier Elite Director and team today about any banking enquiries you may have.

A PRIVATE SPACE TO TALK OPENLY

HSBC Wealth Centres provide you a tranquil space to discuss your plans with your trusted advisors. You can enjoy priority service at over 50 HSBC branches in Hong Kong.

WEALTH CENTRES' ADDRESS

- ▶ Unit 01, 06-08, L9, K11 Atelier, Victoria Dockside, 18 Salisbury Road, Tsim Sha Tsui, Kowloon, Hong Kong
- ▶ 33/F, Hysan Place, 500 Hennessy Road, Causeway Bay, Hong Kong



Learn more about us at www.hsbc.com.hk/premier-elite or call us on the HSBC Premier Elite Dedicated Service Line at +852 2233 3033.

Learn more about us:



HSBC
Mobile Banking app



HSBC
HK Easy Invest



HSBCHK



HSBC_HK



hsbc-hongkong

Disclaimers:

Investment involves risks. The information provided does not constitute any form of solicitation/recommendation of any investment or lending products. The investment decision is yours but you should not invest in any product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives. You should carefully consider whether any investment product or service mentioned herein is appropriate for you in view of your personal circumstances. Past performance is no guide to future performance. Investors should refer to the individual product explanatory memorandum or offering document for further details and risks involved. The price of investment products may move up or down. Losses may be incurred as well as profits made as a result of buying and selling investment products.

Apple, the Apple logo, iPhone, iPad, iPod touch, Touch ID and Face ID are trademarks of Apple Inc., registered in the US and other countries/regions. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC. Android is a trademark of Google LLC.



