

Our daily life is almost inseparable from the use of foreign currency. Online shopping, travel, children's study abroad, investment, and overseas property purchases will involve different currencies, regions, and time zones. Grasping the best time to exchange is often challenging. When your family is out of town, if you suddenly need money urgently, you will be overwhelmed, or it will be easy to lose your budget.

HSBC Integrated Account has been prepared for your various exchange needs in advance. It allows you to easily handle foreign currency exchange 24 x 7 without leaving your home and chances to get extra rewards!

Through regular and fixed amount purchase of foreign currency in a systematic manner using the dollar-cost averaging method, timing risks may be lowered. No matter how high or low the exchange rate is, you may still capture opportunities.

Set your target foreign exchange rates with FX Order Watch, and when the exchange rate reaches your target, it will be automatically converted. You can also set up a personalized foreign exchange price alert function. Select your "Target Rate" and you will be notified by SMS once the target rate is reached.

Exchange currencies and place time deposits to enjoy privileged interest rate on time deposits\*.

\*Currency conversion risk involved. T&Cs apply. Promotional rate may change without notice, please visit [hsbc.com.hk/campaigns/fx-time-deposit](https://www.hsbc.com.hk/campaigns/fx-time-deposit) for more details.

Apart from investing and saving, managing expenses in foreign currencies is also an important part of financial management.

Through online banking or mobile banking, you can easily transfer money around the world using "HSBC Global Transfers", instantly and quickly remit money, and free of handling fees\*.

\*Currency conversion risk involved. T&Cs apply. Please visit HSBC HK website > Make your fund transfers and payments online > International transfers for more service details.

With the HSBC Mastercard Debit Card, you can exchange foreign currencies anytime and spend directly in up to 12 currencies, all without worrying about exchange rate fluctuations. More so, there is no foreign currency transaction fees involved and you can enjoy unlimited cash rebate on your purchases in foreign currencies\*. Handling your global foreign currency expenses is now easier than ever!

HSBC provides the latest information and in-depth market analysis for you to enjoy the fun of using foreign currency at any time!

Please visit HSBC HK website > Wealth Insights > FX Insights.

Although the world of foreign exchange is huge, HSBC can make it easy for you to master it, and meet all your foreign exchange needs around the clock!

**Risk disclosure**

Currency conversion risk: the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to that foreign currency and RMB, you may suffer loss in principal.

T&Cs apply.