

# Summary of Key Terms<sup>1</sup>

## Personal Integrated Account

### Quick facts

Product features		For more information
<b>Account features</b>	<ul style="list-style-type: none"> <li>◆ Personal Integrated Account is an integrated account, consisting of HKD savings and current accounts, Renminbi and foreign currency (a total of up to 11 major currencies) savings accounts, time deposits and investment services in one single account and one account statement, enabling you to more easily manage all your banking needs.</li> <li>◆ Personal Integrated Account has no minimum balance requirement and no below balance fee.</li> </ul>	<ul style="list-style-type: none"> <li>◆ Personal Integrated Account Welcome Pack</li> <li>◆ Bank Tariff Guide for HSBC Retail Banking and Wealth Management Customers ("Bank Tariff Guide")</li> </ul>
<b>Benefits</b>	<p><b>Accessible banking on your terms</b></p> <ul style="list-style-type: none"> <li>◆ Multi-channel banking solutions enable you to bank your way, anytime, anywhere.</li> <li>◆ You may manage your finance easily via our<sup>2</sup> online and mobile banking, phone banking, Express Banking and extensive branch network.</li> </ul> <p><b>Financial management at your fingertips</b></p> <ul style="list-style-type: none"> <li>◆ Look after your financial needs through our mobile apps and enjoy the convenient and secure banking service of our leading digital solutions.</li> <li>◆ With HSBC Mobile Banking app, easily pay bills, transfer money, check your account balance, enquire about rates, place time deposits, trade stocks and foreign currencies, and buy travel insurance.</li> </ul> <p><b>Expect the unexpected</b></p> <ul style="list-style-type: none"> <li>◆ No matter what your life goals are, our broad range of wealth and insurance products can help make them a reality.</li> <li>◆ We provide local and international market information and market outlook. You can also have access to eAlerts, online 24-hour investment tools and financial planning tools.</li> </ul> <p><b>When spending is rewarding</b></p> <ul style="list-style-type: none"> <li>◆ HSBC credit card provides dining, shopping and lifestyle offers all over Hong Kong.</li> <li>◆ As an HSBC credit cardholder, you can use the HSBC Reward+ app to manage your credit card account, anytime and anywhere.</li> </ul>	
<b>Financials</b>		
<b>ATM cash withdrawal fee</b>	<ul style="list-style-type: none"> <li>◆ Waived<sup>3</sup> transaction fee for cash withdrawal through the HSBC Group ATM network<sup>4</sup> using HSBC ATM Card.</li> </ul>	<ul style="list-style-type: none"> <li>◆ Bank Tariff Guide</li> <li>◆ Individual product factsheets</li> </ul>
<b>Other fees</b>	<ul style="list-style-type: none"> <li>◆ A range of fee waivers or preferential offers of up to 50% off on selected banking services. For details of fees and charges, please refer to the "Bank Tariff Guide" available on HSBC website or branches.</li> </ul>	<ul style="list-style-type: none"> <li>◆ HSBC website</li> </ul>
<b>Key terms</b>		
<b>Eligibility for Personal Integrated Account</b>	<ul style="list-style-type: none"> <li>◆ In order to enjoy the Personal Integrated Account features and benefits, you will need to fulfil the eligibility criteria and other relevant terms and conditions for Personal Integrated Account.</li> </ul>	<ul style="list-style-type: none"> <li>◆ Integrated Account Terms and Conditions ("T&amp;Cs")</li> </ul>

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<b>Tiers</b> <ul style="list-style-type: none"> <li>◆ We may set Tiers with different Features.</li> <li>◆ We have the right to set or vary the criteria that you have to fulfil in order to remain in a Tier or to enjoy the Features associated with that Tier.</li> </ul>	◆ Integrated Account Terms and Conditions ("T&Cs")
<b>Joint accounts</b> <ul style="list-style-type: none"> <li>◆ You are jointly and severally liable with each other joint account holder for the obligations and liabilities in connection with the relevant account, service or otherwise under the "T&amp;Cs".</li> </ul>	
<b>Charges</b> <ul style="list-style-type: none"> <li>◆ Service fees, facility fees or other charges may be imposed from time to time where applicable. The fees and charges are published in the "Bank Tariff Guide" and available on HSBC website or branches.</li> </ul>	
<b>Overdraft Protection</b> <ul style="list-style-type: none"> <li>◆ We may grant an overdraft protection credit facility ("OD Protection") to your Hong Kong dollar Current Account. We have the right to set or vary the limit and interest rate of OD Protection.</li> </ul>	
<b>Investment Services</b> <ul style="list-style-type: none"> <li>◆ The "T&amp;Cs" are supplemental to the terms and conditions of individual investment products. For details, please refer to the specific product factsheets.</li> </ul>	
<b>Risk disclosure and your liability</b> <ul style="list-style-type: none"> <li>◆ The investment decision is yours but you should not invest unless the intermediary who sells the investment product to you has explained to you that the product is suitable for you.</li> <li>◆ Investment involves risks. Past performances of investment products are no guide to future performance.</li> <li>◆ We do not offer tax advice of any nature.</li> <li>◆ For details on risk disclosure and your liability for each investment product, please refer to the individual product factsheets/product offering materials.</li> </ul>	
<b>Use of your information</b> <ul style="list-style-type: none"> <li>◆ The "T&amp;Cs" contain clauses covering customer data sharing to enable us to:               <ul style="list-style-type: none"> <li>• ensure the stability of the global finance system</li> <li>• prevent fraud and other financial crimes</li> <li>• comply with international sanctions and other legal requirements</li> <li>• prove to regulators that we know and understand who our customers are</li> </ul> </li> <li>◆ You are required to update us should there be any change to the personal data provided to us in relation to your accounts and relationship with us.</li> <li>◆ Our Notice relating to the Personal Data (Privacy) Ordinance sets out how your personal data will be used and disclosed by us.</li> </ul>	
<b>Our right to debit your accounts; set-off</b> <p>We are entitled without prior notice to you:</p> <ul style="list-style-type: none"> <li>◆ to debit any amount payable by you to us from any account maintained by you with us;</li> <li>◆ to withhold, combine or consolidate the balance on any or all of your accounts maintained with us and set off or transfer any moneys standing to the credit of any such account in or towards settlement of any amount whether actual or contingent, present, future or deferred, primary or collateral owing by you (and whether owing by you solely or jointly with any other person) to us; and</li> <li>◆ to refuse to repay you any moneys in any currency standing to the credit of any or all of your accounts maintained with us when due or on demand by you if and to the extent that such moneys are equal to or less than such amount owing by you to us.</li> </ul>	

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Key terms		For more information
<b>Termination of services or accounts</b>	<ul style="list-style-type: none"><li>◆ You may terminate your Integrated Account by giving us prior written notice.</li><li>◆ We may terminate with or without giving you notice or reason all or any part of our services or any of your accounts.</li></ul>	◆ Integrated Account Terms and Conditions ("T&Cs")
<b>Others</b>	<ul style="list-style-type: none"><li>◆ We have the right to vary the "T&amp;Cs" from time to time by notice to you by way of display at our premises or in any manner we consider appropriate.</li><li>◆ The remuneration for sales staff is determined based on staff's overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers. It is not determined solely on financial performance.</li></ul>	

### Your Voice

If you would like to give us your feedback or queries, please contact us.

- ◆ Email: [feedback@hsbc.com.hk](mailto:feedback@hsbc.com.hk);
- ◆ Mail: Customer Relations Department, P.O. Box No.71169, Kowloon Central Post Office;
- ◆ Fax: (852)3418 4739;
- ◆ 24-hour automated Personal Banking hotline: (852)2233 3000;
- ◆ Branches

### Notes:

1. The "T&Cs" apply to Integrated Accounts. This table contains a summary of key product terms for reference only. It is not intended to replace the "T&Cs". The "T&Cs" will prevail in the event of any inconsistency.
2. "we, us, our" means The Hongkong and Shanghai Banking Corporation Limited of 1 Queen's Road Central, Hong Kong, a registered institution under the SFO with central entity number AAA523, and its successors and assigns.
3. Surcharges of overseas local bank may be levied (if applicable). For details on other applicable overseas ATM cash withdrawal charges, please refer to "Bank Tariff Guide" or call our HSBC Personal Banking hotline at (852)2233 3000.
4. The UnionPay ATM chip card provides access to HSBC ATMs worldwide except HSBC ATMs in Argentina, France, Greece, Malta, Mexico, New Zealand and Turkey.

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

If there is any discrepancy between the English and Chinese versions of this document, the English version shall prevail.

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