

**Welcome to
Personal Integrated Account/
HSBC Advance**





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One account for all your banking needs

Personal Integrated Account*/HSBC Advance 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 with one consolidated statement, thus providing a simple, convenient and efficient way for you to manage your finances. There's also no minimum balance fee, so you can wave goodbye to worries.

HSBC Advance customers can benefit from even more services and privileges[‡], such as access to priority counter service[¶] and a dedicated 24/7 hotline.



* "Personal Integrated Account" is also named "SmartVantage"; Personal Integrated Account and SmartVantage are used interchangeably in customer communications, including account statements, bank forms/advices, internet banking platform etc.

[†] Major currencies include Australian Dollar, Canadian Dollar, Euro, Japanese Yen, New Zealand Dollar, Pound Sterling, Singapore Dollar, Swiss Franc, Thai Baht, United States Dollar, and Renminbi.

[‡] Maintain your Total Relationship Balance at HKD200,000 or above to enjoy HSBC Advance value-added services and privileges. We will review your account from time to time, and if your Total Relationship Balance is below HKD200,000, we may notify you in advance to convert your account to a Personal Integrated Account. Total Relationship Balance includes your deposit balances, investments, utilised credit facilities, life insurance with savings or investment component, HSBC MPF balances and HSBC ORSO Defined Contribution Scheme balances which are administered by The Hongkong and Shanghai Banking Corporation Limited. For the Total Relationship Balance definition, please refer to Important Information (P. 20).

[¶] Priority counter service is not available in the following branches: Bonham Road, Cheung Chau, Discovery Bay, Peng Chau, Silvermine Bay, the University of Hong Kong, Yung Shue Wan, Cathay Bay City and Sky Plaza. Priority counter service will be updated from time to time. Please visit the HSBC website for branch and Express Banking locations.

Accessible banking on your terms

Everyone is unique, and so are their banking needs. That's why we offer comprehensive banking services that give you a range of banking channels and solutions. You can bank your way, anytime and anywhere.



Multi-channel banking solutions

Online and mobile banking

- With just a few simple steps, you can use your smart phone or computer to check account balances and statements, pay bills and transfer money, trade stocks and foreign currencies, and buy general insurance plans. You can also apply for credit cards and loans online, which saves you the hassle of paperwork.
- Make local HKD or RMB transfers, instantly and free of charge*, with a mobile phone number, email address, FPS Identifier, or by scanning a QR code via Faster Payment System (FPS).

Phone banking

- Access our comprehensive automated phone banking services or speak to our customer service officers:
 - Personal Banking Hotline (852) 2233 3000
 - HSBC Advance Hotline (852) 2748 8333

Express Banking

- Our extensive ATM network makes it easy to access all of your banking accounts with an ATM card. You can withdraw cash, transfer money, enquire about account balance, buy single trip travel insurance or redraw personal instalment loans.
- Instant Cash Deposit Machines.
- Cheque Deposit Machines accept both local clearing HKD and USD cheques, and can accept up to 30 cheques for deposit at once.
- Our 24/7 Foreign Currency ATMs support 4 major currencies: Renminbi, Japanese Yen, United States Dollar and Euro.

Branch banking

- Our branch network extends all across Hong Kong, where our staff are ready to assist you in managing your daily financial needs.

HSBC Advance exclusive:

- Priority counter service[†] at branches keeps you one step ahead.
- Dedicated 24/7 HSBC Advance Hotline at (852) 2748 8333 makes account management easy.

Overseas connection

Emergency encashment service

- Get emergency cash at HSBC branches worldwide[‡] to help you deal with unexpected situations.

Open an overseas account[¶]

- Provide support on overseas account opening, so you can easily manage your finances from anywhere in the world.

HSBC Advance exclusive:

- Service fee waiver for emergency encashment service.
- Global View and Global Transfers^{**} enable you to conveniently view, manage and make transfers to your self-named HSBC accounts held in different countries and territories by simply logging on to online banking.

* There is no charge from us if you pay money to, or receive money from, accounts from other banks via FPS, but other banks may have different charging policies.

† Priority counter service is not available in the following branches: Bonham Road, Cheung Chau, Discovery Bay, Peng Chau, Silvermine Bay, the University of Hong Kong, Yung Shue Wan, Cathay Bay City and Sky Plaza. Priority counter service will be updated from time to time. Please visit the HSBC website for branch and Express Banking locations.

‡ Emergency encashment services are subject to local regulations and are available with authorisation from the home country. There is a service fee for Personal Integrated Account customers, and the service fee is waived for HSBC Advance customers. For details, please refer to the "Bank tariff guide for HSBC Wealth and Personal Banking Customers" or check with branch staff.

¶ There is a service fee for international account opening through the International Banking Centre (IBC). For details, please refer to the "Bank tariff guide for HSBC Wealth and Personal Banking Customers" or contact IBC staff.

** This service is available in designated countries and territories and will be extended to more countries and territories in the future. There is a service fee for HSBC Advance customers on using Global Transfer service. For details, please refer to the "Bank tariff guide for HSBC Wealth and Personal Banking Customers" or check with branch staff.

Financial management at your fingertips

Manage all aspects of your finances with ease, saving you precious time for the people and things that matter most. You can look after your financial needs through our mobile apps and enjoy the convenient and secure banking service of our leading digital solutions.





HSBC HK

HSBC Mobile Banking

- Easily pay bills, transfer money, check your account balance, enquire about rates, place time deposits, trade stocks and foreign currencies, and buy travel insurance.
- With Touch ID/Face ID/fingerprint authentication* and our Mobile Security Key function, you can log on and confirm transactions faster and more conveniently.



PayMe

PayMe from HSBC[†]

- Send money to family and friends in Hong Kong instantly for free, regardless of who they bank with.
- Pay your favourite Hong Kong businesses with a simple swipe left and scan of their PayCode.



Easy Invest

HSBC HK Easy Invest

- Trade Hong Kong stock, China A shares and U.S. stock instantly with just a few clicks, anytime and anywhere.
- Get free market information, including real-time quotes, news and market data in three major stock markets (Hong Kong, China A and U.S.).



Reward+

HSBC Reward+

- An app specifically designed for Hong Kong HSBC Credit Card customers that allows you to search all of our Red Hot Offers, manage your credit card account, use your RewardCash to settle credit card bills or any of your purchases, and share RewardCash with friends and family.

* Only available for specified phone models. Touch ID and Face ID are trademarks of Apple Inc., registered or in the process of being registered in the U.S. and other countries/territories.

[†] SVF License Number: SVFB002

Expect the unexpected

The distant future is never too far away, and a hassle-free retirement starts with a solid plan for wealth-building and MPF schemes. It's also important to ensure family is protected and insured for unexpected situations that may arise. No matter what your life goals are, our broad range of financial and insurance products can help make them a reality.



Wealth accumulation

Stock trading

- Trade Hong Kong stock, China A shares and U.S. stock, 24 hours a day with just a few easy steps.
- Stocks Monthly Investment Plan (SMIP) enables you to buy selected Hong Kong listed stocks for as little as HKD1,000 per month with a \$0 brokerage fee*. Worry less about the risks associated with market fluctuations with Dollar Cost Averaging.

24-Hour Foreign Exchange Service†

- Trade currencies with real-time tradable rates anytime and anywhere.

Wealth insights platform

- Provides local and international market information and shares analysis with FX insights, asset class views and market outlook.

Other wealth products

- Unit Trusts, Bonds/Certificates of Deposit and a variety of wealth products to help achieve your financial goals.

HSBC Advance exclusive:

- FX Order Watch Trading Services‡ provide round-the-clock alert service. You can set your own target rate and a transaction will be executed automatically when the rate is reached.

Achieve your goals

Mortgage plans

- Whether you're a first time home buyer or a property investor, you can choose from our diverse mortgage solutions to meet your property financing needs.

Loans

- A range of options, such as Personal Instalment Loan, Revolving Credit Facility and an overdraft to budget accurately and meet unexpected financial needs with ease.
- Credit card's available credit limit can be converted into handy cash with our flexible or fixed repayment options, allowing you to enjoy greater financial flexibility.

Protect yourself and family

Life insurance

- A diverse range of life insurance plans to meet your needs, including annuity, savings, term life, critical illness protection and universal life insurance plans.

Medical insurance

- Flexible health plans with a comprehensive range of health insurance packages, hospital cash plans, outpatient insurance, critical illness insurance and international health insurance.

General insurance

- Our travel insurance covers all ages with full benefits. You can get instant approval via HSBC online and mobile banking or ATMs so you can enjoy worry-free holidays.
- Fully protect your home and possessions with fire, home and domestic helper cover, etc.

A hassle-free retirement

Mandatory Provident Fund/Occupational Retirement Schemes

- HSBC MPF offers 20 constituent funds, each with different risk levels and asset allocations to suit your retirement savings needs. We also help consolidate your previous MPF personal accounts into one.
- Our online banking allows you to check MPF balances and contributions records or change the investment allocation at any time.

* The SMIP Offer is effective from 28 June 2010 until further notice (the "Promotional Period"). Customers can enjoy the brokerage fee waiver, inclusive of standard brokerage fee of 0.25%, and all transaction-related charges: Securities and Futures Commission transaction levy, Hong Kong Exchanges and Clearing Limited trading fee and stamp duty, deposit transaction charge and Central Clearing and Settlement System fee. The SMIP Offer is applicable to all new and existing investment customers of HSBC who have any existing SMIP or who set up a new SMIP during the Promotional Period through any channel (including branches). Terms and Conditions apply.

† The service (exclude USD/CombiNation Passbook Savings account) operates from Monday 5am to Saturday 4:59am and Saturday 8am to 4:30pm. For USD/CombiNation Passbook Savings accounts, the service operates from Monday to Friday 8am to 7pm and Saturday 8am to 4:30pm. Above service hours are not applicable on 1 January, 25 December, 12 midnight to 7:59am on 26 December and 2 January and when a Black Rainstorm Warning Signal or Typhoon No. 8 signal or above is hoisted.

‡ FX Order Watch Trading Services are exclusively provided to HSBC Premier and HSBC Advance customers only. The services are only applicable to integrated accounts, HKD/FCY Statement Savings Accounts and HKD Current Accounts, except Multiple Currencies Savings Accounts or HK Dollar Passbook Savings Accounts. Customers can trade via FX Order Watch Trading Services from Monday 5am Hong Kong Time to Saturday 4am Hong Kong Time during summer time (U.S. daylight saving), and Monday 5am Hong Kong Time to Saturday 5am Hong Kong Time during winter time (non-U.S. daylight saving).

When spending is rewarding

Live your life to the fullest and be rewarded while spending on dining, shopping, entertainment and travelling the world. As an HSBC credit cardholder, you can use the HSBC Reward+ mobile app to manage your credit card account, anytime and anywhere.



HSBC credit cards

The one that has it all

- Provides dining, shopping and lifestyle offers all over Hong Kong.
- Earn \$1 RewardCash for every HKD250 you spend on your credit card and extra RewardCash through our Red Hot Offers. You can allocate your RewardCash among 6 spending categories by registering for the Red Hot Rewards of Your Choice, earning up to 2.4% RewardCash rebate all year round.
- RewardCash can be used to pay your credit card bills, redeem a selection of gifts and coupons, or convert into air miles.
- With our spending instalment plan, you can enjoy greater financial flexibility.

HSBC Reward+ Mobile App*

Discover and register for Red Hot Offers

- Search and register for Red Hot Offers and save your favourite ones with expiry reminders.

Spend RewardCash just the way you like

- Review history of RewardCash earnings, redemptions and expiry dates.
- Make instant payments to your current statement or any merchant with just a tap.
- Share RewardCash and spread the joy to family and friends.

Manage your credit card account without hassle

- Credit card transaction records can be viewed at any time. The total amount and RewardCash details for each credit card are clear at a glance.
- Set a travel plan and overseas spending cap to have better control of overseas credit card monthly spending.



Important Information

(1) Useful hotlines

You can call the below hotlines for enquiries and banking services.

Personal Integrated Account:

- HSBC Personal Banking Hotline (852) 2233 3000

HSBC Advance¹:

- HSBC Advance Hotline (852) 2748 8333
- Express Stock Order Placement Hotline (852) 2996 6833

(2) Maximum Daily Transfers/Payment Limits*

You can transfer funds and settle bill payment using phone banking, HSBC online banking, mobile banking, and Express Banking (ATM) subject to the following maximum daily limits² per customer:

Transaction type	Phone banking/HSBC online and mobile banking	Express Banking (ATM)
Transfers between your accounts	Up to available balance (including joint accounts ³)	Up to available balance (between accounts linked on the same ATM card)
Transfers to registered accounts ³	HKD3 million (per third party account)	–
Transfer to non-registered accounts ³	HKD400,000 ⁴	HKD400,000 ^{4,6}
Channel Sub-limits for transfer to non-registered accounts via		
• HSBC online and mobile banking	HKD400,000	–
• Phone banking	HKD50,000	–
• Local ATM	–	HKD400,000
• Overseas ATM	–	HKD50,000
Payment by Phone Service (PPS)	–	HKD100,000 per card
Cash withdrawal [†]	–	HKD80,000 per card
Purchase Transaction via EPS or UnionPay	–	HKD50,000 per card
Bill Payment [‡]	HKD5 million ⁵	HKD5 million ⁵
Service sub-limits for bill payments [‡] to:		
• Government and Utilities	HKD500,000	HKD500,000
• Securities Brokers ⁷	HKD500,000	HKD500,000
• e-IPO for White form application	HKD5 million (only for HSBC online banking)	–
• Sports and Leisure ^{7,8}	HKD500,000	HKD500,000
• Other merchants	HKD100,000	HKD100,000
(e.g. telecommunications, insurance company)		

Please pay attention to the relevant fees and charges when using ATM services overseas and at non-HSBC Group's ATM network in Hong Kong. For details, please refer to the "Bank tariff guide for HSBC Wealth and Personal Banking Customers" at www.hsbc.com.hk or contact our staff.

Notes:

1. Only applicable to HSBC Advance customers. Maintain your Total Relationship Balance at HKD200,000 or above to enjoy HSBC Advance value-added services and privileges. We will review your account from time to time, and if your Total Relationship Balance is below HKD200,000, we may notify you in advance to convert your account to a Personal Integrated Account.
 - i. The following is a summary of items/services that are included in the calculation of your Total Relationship Balance (TRB):
 - Hong Kong Dollar/Renminbi/foreign currency deposits
 - Market value of the following investments: Local and Overseas Securities, Unit Trusts, Bonds, Certificates of Deposit, Equity-linked Investments, Structured Notes, Monthly Investment Plan (Stocks/Unit Trusts) and Wayfoong Statement Gold
 - Deposit amounts of Deposit Plus and Structured Investment Deposits
 - Utilised lending facilities (excluding mortgages and amounts outstanding on credit cards)
 - Life insurance** with savings or investment component^{††}
 - HSBC MPF balances and HSBC ORSO Defined Contribution Scheme balances which are administered by The Hongkong and Shanghai Banking Corporation Limited
 - ii. You can earn bonus interest on your Hong Kong Dollar savings account when your TRB reaches a designated amount.
 - iii. There may be a time lag before the value of certain investment transactions (i.e. Initial Public Offering subscriptions for Securities, Bonds, Open-end Funds and Certificates of Deposits) and life insurance policies will be included in the TRB due to the processing time required and therefore may affect the TRB in the bank's record.
 - iv. To determine your overall TRB in sole capacity, the applicable TRB of all your personal sole account(s)^{††} and all of your joint account(s)^{††} will be included in the calculation. To determine your overall TRB in joint capacity, the applicable TRB of all your joint account(s)^{††} held with the same joint account holder(s) will be included in the calculation. All life insurance, MPF and ORSO Defined Contribution Scheme policies are held under personal sole account only, and these account balances shall not be included in the TRB calculation in joint capacity.

* Maximum daily limits for transactions are subject to change. For the latest payment limits, please visit <https://www.hsbc.com.hk/transfer-payments/forms/> and refer to "Factsheet of Master Limits for Transfers & Bill Payment". In case of discrepancy, the information on the website shall prevail.

[†] Overseas ATM daily transfer limit (to non-registered accounts) for all ATM cards and credit cards was pre-set to HKD0. Please perform activation in advance by setting the overseas daily transfer limit for overseas ATM transfer service.

[‡] Overseas ATM daily withdrawal limit (including cash advance) for all ATM cards and credit cards was pre-set to HKD0. Please perform activation in advance by setting the daily limit for overseas ATM cash withdrawal services. The maximum amount you can withdraw per transaction varies with the individual ATM. You may need to make multiple transactions to withdraw up to the maximum daily limit.

[§] For fees and charges on ATM transactions and card replacement fees, please contact HSBC branches, our hotline or visit HSBC online banking.

** The Hongkong and Shanghai Banking Corporation Limited is an insurance agent of HSBC Life (International) Limited, through whom life insurance plans are provided. All life insurance plans are underwritten by HSBC Life (International) Limited. HSBC Life (International) Limited is a wholly-owned subsidiary of The Hongkong and Shanghai Banking Corporation Limited.

^{††} For life insurance with savings or investment component:

a. Investment-linked life insurance policies include the total cash value of the policies;
b. Other life insurance policies include the total cash value of the policies OR total premium paid less than any annuity payments received (if applicable), whichever is higher.

^{‡‡} All these accounts must be held or registered under the same name(s) and identity number(s).

^{§§} Your name and identity number held or registered under these joint accounts must be the same as that held or registered under your sole account.

2. Maximum Daily Limits

To set or raise limits

The following limits will be set as zero for new automated channel users:

- Small-value payment limit (only available on HSBC online and mobile banking).
- Sub-limits for fund transfers to non-registered third party accounts via HSBC online and mobile banking, and phone banking services.
- Service sub-limits for bill payments to merchants in categories of Securities Brokers and Sports and Leisure via HSBC online and mobile banking, phone banking or ATM.

For new and existing customers who wish to raise the limits, please log on to HSBC online or mobile banking by using the Security Device or Mobile Security Key*, or download the application forms available at www.hsbc.com.hk, or contact any HSBC branch in Hong Kong. You can increase the small-value payment limit by logging on to HSBC online and mobile banking with the Security Device or Mobile Security Key*. The payment limit is capped at HKD10,000 each day.

To lower limits

If you wish to lower any of the limits for the following, please log on to HSBC online banking:

- Limits on each channel for transferring funds to non-registered third party accounts.
- Service sub-limits for bill payments.
- Maximum daily limits for transfers to non-registered third party accounts or bill payments.
- Small-value payment limit (you can also manage this limit by HSBC mobile banking).

Automated reset to zero limits

Your transfer limits to non-registered third party accounts through HSBC online and mobile banking or phone banking services will be reset to zero if:

- You have not logged on to HSBC online and mobile banking or phone banking for 6 months; or
- You have not used the service since establishment/maintenance for 6 months; or
- You have not used the service for non-registered third party transfer for 13 months; or
- You use your ATM PIN to reset your phone banking PIN through HSBC Advance Hotline (applicable to phone banking).

Your service sub-limits for bill payment to merchant categories of Securities Brokers or Sports and Leisure will be reset to zero if you have not used these sub-limits since establishment/maintenance for 6 months or the service through phone banking or ATM for 13 months. If you wish to reactivate the limits, please download the application forms available at www.hsbc.com.hk or contact any HSBC branch.

3. All overseas HSBC accounts (including same name sole accounts) are considered third party accounts. To register third party and joint accounts, please visit any HSBC branch or log on to HSBC online or mobile banking[†]. To effect third party fund transfers via phone banking, HSBC online or mobile banking, please complete the "Internet Banking/Phone banking/ATM Transaction Limit Revision Request Form" available at any HSBC branch or for download on the HSBC website.
4. The maximum daily transfer limit of HKD400,000 to be shared by all the available channels (the respective maximum sub-limit for local ATM, HSBC online and mobile banking is HKD400,000, and for overseas ATM and phone banking is HKD50,000).
5. Maximum daily limit to be shared with ATM, phone banking, and HSBC online and mobile banking.

6. Fund transfers to non-registered accounts via ATM is only available within and between HSBC and Hang Seng Bank accounts and for ATMs in Hong Kong only. For fund transfer to non-registered accounts via overseas HSBC ATMs, it is only available within and between HSBC accounts. The overseas ATM daily transfer limit (to non-registered accounts) for all ATM cards and credit cards was pre-set to HKD0. Please log on to HSBC online or mobile banking by using the new security device, or download the application forms available at www.hsbc.com.hk, or contact any HSBC branch in Hong Kong for activation.

7. Optional facility.

8. You can activate a service sub-limit for bill payments to merchants in the category of Sports and Leisure up to HKD50,000 via the betting terminal at The Hong Kong Jockey Club.

(3) Security Tips for HSBC online and mobile banking, phone banking and ATM

Password/PIN/User ID/Security Device/Mobile Security Key* protection

- For your own security, it is important that you keep your password/PIN/User ID confidential. You should also change your password/PIN regularly.
- Make sure no one sees your password/PIN/User ID at all times.
- Keep your PIN/password and your ATM card separate at all times.
- When choosing your password/PIN, do not use your identity card number, telephone number, mobile number, birthday or commonly used number sequences such as 888888 and 123456, or add 00 to these numbers.
- Do not use the same or similar password/PIN/User ID for different banking or online services.
- Memorise your password/PIN/User ID and never write it down. Keep it private and do not disclose it to anyone.
- Under no circumstances will our bank staff, the police or any genuine parties ask for your password/PIN.
- HSBC will never contact you and ask for your log on details and personal information for online and mobile banking, phone banking or ATM services. These include your User ID, password, PIN, account number, identification/passport number, address, phone number, etc.
- HSBC will never disclose such information in our emails other than your name for personalisation purposes, nor ask you to confirm any personal data by replying to our email[‡].
- When you call us, you may be asked to disclose your Personal Internet Banking User ID or input your phone banking PIN for authentication. Do not mention your PIN or online banking password during the call, as no call centre representative will ever ask for this over the phone. If you have forgotten your PIN, a few questions relating to your personal information (NOT your passwords or PIN) will be asked for authentication.
- Keep your Security Device in a safe and secure place.
- Never personalise your Security Device in a way that would allow others to specifically associate it with you (i.e. name, address, etc.).
- DO NOT use the yellow button on the Security Device during LOGON. Yellow button is mainly for transferring funds to a third party.
- Never enter digits that you are unfamiliar with into the Security Device for transaction signing with the yellow button.
- You should always take care to verify the account number of the beneficiary before effecting payment to a third party.

* Mobile Security Key is equivalent to the physical Security Device. Both provide extra protection for your accounts and transactions. Mobile Security Key is a feature within the HSBC HK Mobile Banking app and is used to generate a unique, one-time use security code in order to log on to Personal Internet Banking and access the full range of Personal Internet Banking services. It also makes logging on to the HSBC HK Mobile Banking app quicker and easier. Biometric authentication is an easy alternative to using your Mobile Security Key password. It allows you to log on and confirm transactions with your biometric credentials on compatible phones.

[†] This service is only available to customers with the new Security Device, issued since Nov 2010.

[‡] The only exception is when responding to your enquiry, our Customer Service Officers may contact you via email whereby some personal information is required. In such case, please note that the email will be sent through and stored in an encrypted form in our secure online banking and you are required to log on using your User ID and password to access such email.

HSBC Online Banking Usage Precautions

- Protect your computer
 - Install anti-virus/anti-spyware software on your computer to protect it from known viruses or spyware. The software should be updated regularly to ensure that you have the latest protection.
 - Install a personal firewall on your computer. It is designed to help prevent hackers from accessing the computer it is installed on. When installing such software, follow the manufacturer's recommendations for a "conservative" access control.
 - Download and apply security updates and patches to the PC/browser when they are made available.
- Protect yourself
 - Never access online banking from public places or from shared computers such as those in cyber cafes or public libraries.
 - Close all browser windows before you log on to online banking. While you are in a Personal Internet Banking session, we recommend that you do not open other internet browsers and access other websites. This can help to ensure your financial information is protected and blocked from unauthorised access via another website.
 - Disable the "AutoComplete" function to protect against unauthorised access to your accounts and to prevent others from making banking transactions without your knowledge, as your computer may be used by others.
 - Check your last log on date, time and status displayed on the page after you have successfully logged on to HSBC online and mobile banking. If you suspect anything suspicious, please contact HSBC immediately.
 - Use the "LOGOFF" button to exit. Do not exit by closing the window.
 - Never leave an HSBC online banking session unattended at any time.
 - Disconnect from the internet when you have finished using it. Avoid leaving your connection on, especially with broadband access, unless you're actively using it.
 - For the full set of security tips of HSBC online banking, please visit <https://www.hsbc.com.hk/help/online-and-banking-security/>

Phone Banking Usage Precautions

- Do not access phone banking from phones which are shared with other users. These phones may log your input, including account number and PIN, in the memory.
- Avoid using phones under special control systems that may keep the call details, e.g. hotel phone systems will retain the records for billing purposes.
- Be alert – only use phones located in secure and reputable places, especially if you intend to perform phone banking transactions.

HSBC Mobile Banking Usage Precautions

- Do not store your Personal Internet Banking username and password or Mobile Security Key* password on your mobile handsets.
- Install and update the latest anti-virus and anti-spyware software regularly on your mobile handsets, whenever they are available.
- Avoid sharing your mobile handsets with others and use your own handset to log on to HSBC online banking or mobile banking.
- Do not leave your handset unattended after logging on to online or mobile banking. Always log off properly when you are finished with it.
- Only store your own fingerprints or face recognition on your device if you have biometric authentication for HSBC mobile banking.
- If your Mobile Security Key* activated handsets are lost or stolen, call us and we will immediately suspend your online and mobile banking to prevent anyone else from accessing your account.
- Set up auto-lock and enable passcode lock to prevent unauthorised access of your handsets.
- When using Wi-Fi connection, use trusted Wi-Fi networks or service providers and enable security protection such as Wi-Fi Protected Access (WPA), if possible.
- Use default browsers originally provided by mobile handsets rather than newly installed browsers downloaded from other sources.
- Don't use any jailbroken or rooted handsets, which may have security loopholes, to log on to HSBC online banking or mobile banking.
- Don't install applications from untrustworthy sources on your mobile handsets.
- Always type in the address www.hsbc.com.hk directly into the browser to avoid going to fraudulent websites.
- The HSBC online banking website has adopted EV SSL Certificate (Extended Validation SSL Certificate). For Safari browser, a padlock and the bank name will be shown in green at the top of the browser (Note: the padlock and the bank name may be hidden on some screens and they will be shown by scrolling down the screen manually).
- For the full set of security tips of HSBC Mobile Banking, please visit <https://www.hsbc.com.hk/help/online-and-banking-security/>

* Mobile Security Key is equivalent to the physical Security Device. Both provide extra protection for your accounts and transactions. Mobile Security Key is a feature within the HSBC HK Mobile Banking app and is used to generate a unique, one-time use security code in order to log on to Personal Internet Banking and access the full range of Personal Internet Banking services. It also makes logging on to the HSBC HK Mobile Banking app quicker and easier. Biometric authentication is an easy alternative to using your Mobile Security Key password. It allows you to log on and confirm transactions with your biometric credentials on compatible phones.

ATM

- Keep your ATM card safe. Report lost card immediately through our HSBC Personal Banking Hotline (852) 2233 3000 or visit any HSBC branch in Hong Kong if you lose your ATM card. HSBC Advance customers can reach the bank via the HSBC Advance Hotline (852) 2748 8333.
- Never give your ATM card to anyone.
- If you observe any suspicious device (e.g. pin hole camera) or activity (e.g. shoulder surfing), contact our bank staff during office hours or call our HSBC Personal Banking Hotline (852) 2233 3000. HSBC Advance customers can reach the bank via the HSBC Advance Hotline (852) 2748 8333.
- Cover the keypad while you enter your PIN.
- Remember to remove all your belongings, e.g. ATM card, cash and receipt, if any, before you leave the ATM.
- Cancel the transaction if you notice anything suspicious or if any other problem arises.
- Do not accept assistance from strangers. If you encounter any problems at the ATM, contact the bank.
- Only count your cash in secure surroundings.
- If you want to keep a record of the transaction, please retain your receipt and do not leave it at, or near, the ATM.
- Check the transactions on your statement.
- Do not place your card close to any magnetic material, e.g. electronic devices, mobile phones, etc.
- Remember to take your card after each transaction.
- When you are instructed to take your card from the ATM, do not push it back into the “Insert Card” slot.
- The use and operation of our ATMs located in different countries and territories around the world may vary. It is therefore important that you read and follow the corresponding ATM instructions carefully.
- Refer to the security advice provided by the bank from time to time.

(4) Credit Facilities (including Mortgages, Personal Instalment Loans, Revolving Credit Facilities, Overdraft Services, Credit Cards etc.)

Please carefully assess your financial condition, financial needs and repayment ability, and understand the terms clearly before committing to any credit facilities.

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

Investors should read the terms and conditions contained in the relevant offering documents in particular “Important Risk Warning” and “Risk Disclosure”. Content of “Important Risk Warning” and “Risk Disclosure” is updated on a regular basis. For details of individual investment products, please refer to the relevant individual product materials.

IMPORTANT RISK WARNING

- Unit Trusts, Bonds, 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 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, 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 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.
- Warrants and CBBCs are non-collateralised products. The price of the Warrants/CBBCs may fall in value as rapidly as it may rise and investors may sustain a total loss of their investment. Prospective investors should ensure that they understand the nature and risks and seek for professional advice where applicable.
- Additional risks are disclosed in the “Risk Disclosure” section. Please refer to “Risk Disclosure” section for details.

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 is NOT principal protected.

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RISK DISCLOSURE

Unit Trusts

- Funds which are invested in certain markets and companies (e.g. emerging, commodity markets and smaller companies etc.) may also involve a higher degree of risk and are usually more sensitive to price movements.
- Credit Risk/Interest Rate Risk – a fund that invests in fixed income securities may fall in value if interest rates change, and is subject to the credit risk that issuers may not make payments on such securities. Price of the fund may have a high volatility due to investment in financial derivative instruments and may involve a greater degree of risk than in the case with conventional securities.
- Counterparty Risk – a fund will be exposed to credit risk on the counterparties with which it trades in relation to financial derivative instrument contracts that are not traded on a recognised exchange. Such instruments are not afforded the same protections as may apply to participants trading financial derivative instruments on organised exchanges, such as the performance guarantee of an exchange clearing house. A fund will be subject to the possibility of insolvency, bankruptcy or default of a counterparty with which a fund trades such instruments, which could result in substantial loss to a fund.

Bonds and Certificates of Deposit (“CDs”)

- Bonds/CDs are mainly medium to long term fixed income products, not for short term speculation. You should be prepared to hold your funds in bonds/CD for the full tenor. You could lose part or all of your principal if you choose to sell your bonds/CDs prior to maturity.
- It is the issuer to pay interest and repay principal of bonds/CDs. If the issuer defaults, the holder of bonds/CDs may not be able to receive back the interest and principal. The holder of bonds/CDs bears the credit risk of the issuer and has no recourse to HSBC unless HSBC is the issuer itself.
- Indicative price of bonds/CDs are available and bonds/CDs price do fluctuate when market changes. Factors affecting market price of bonds/CDs include, and are not limited to, fluctuations in Interest Rates, Credit Spreads, and Liquidity Premiums. The fluctuation in yield generally has a greater effect on prices of longer tenor bonds/CDs. There is an inherent risk that losses may be incurred rather than profit made as a result of buying and selling bonds/CDs.
- If you wish to sell bonds/CDs, the Bank may repurchase them based on the prevailing market price under normal market circumstances, but the selling price may differ from the original buying price due to changes in market conditions.
- There may be exchange rate risks if you choose to convert payments made on the bond/CDs to your home currency.
- The secondary market for bonds/CDs may not provide significant liquidity or may trade at prices based on the prevailing market conditions and may not be in line with the expectations of holders of bonds/CDs.
- If bonds/CDs are early redeemed, you may not be able to enjoy the same rates of return when you use the funds to purchase other products.

Renminbi (“RMB”) Products

- There may be exchange rate risks if you choose to convert payments made on RMB related products to your home currency.
- RMB products may suffer significant losses in liquidating the underlying investments if such investments do not have an active secondary market and their prices have large bid/offer spreads.
- In general, RMB equity products are exposed to the usual kind of default risks that might be associated with equity products denominated in other currencies.
- RMB debt instruments are subject to interest rate fluctuations, which may adversely affect the return and performance of the RMB products.
- You could lose part or all of your principal if you choose to sell your RMB products prior to maturity.

Securities Trading

- The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

China A Shares

- Investment in China A Shares through Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect involves risks. You should carefully consider whether any investment products or services mentioned herein are appropriate for you in view of your investment experience, objectives, financial resources and relevant circumstances. The price of securities may move up or down. Losses may be incurred and profits may be made as a result of buying and selling securities.
- For further information, you should refer to the risk disclosures and other terms set out in the China Connect/Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect Terms and Conditions.

Currency Conversion

- 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.

You should carefully consider whether any investment products or services mentioned herein are appropriate for you in view of your investment experience, objectives, financial resources and circumstances.

The remuneration for sales staff is determined based on the 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.

Making available to you any advertisements, marketing or promotional materials, market information or other information relating to a product or service shall not, by itself, constitute solicitation of the sale or recommendation of any product or service. If you wish to receive solicitation or recommendation from us, please contact us and, where relevant, go through our suitability assessment before transacting.

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For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.

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The information in this document does not constitute a solicitation for making any deposit or investment in any products referred to herein. You should carefully consider whether any investment products or services mentioned herein are appropriate for you in view of your investment experience, objectives, financial resources and circumstances. This material has not been reviewed by the Securities and Futures Commission of Hong Kong.

The information contained in this brochure was updated in September 2020. It is for reference only and is not intended to replace the full terms and conditions. The full terms and conditions will prevail in the event of any inconsistency.

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