

Summary of Key Terms¹

HSBC Advance

Quick facts

Product features	For more information
<p>Account features</p> <ul style="list-style-type: none">◆ 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 in one single account and one account statement, enabling you to more easily manage all your banking needs.◆ HSBC Advance ATM card.◆ HSBC Advance is dedicated for customers with Total Relationship Balance at HKD200,000 or above.◆ Maintain your Total Relationship Balance at HKD200,000 or above to enjoy HSBC Advance value-added services and privileges. We² will review your account from time to time and in case your Total Relationship Balance is below HKD200,000, we may notify you in advance to convert your account to Personal Integrated Account.	<ul style="list-style-type: none">◆ HSBC Advance Welcome Pack◆ Bank Tariff Guide for HSBC Retail Banking and Wealth Management Customers (“Bank Tariff Guide”)
Benefits	
Accessible banking on your terms	
<ul style="list-style-type: none">◆ Multi-channel banking solutions enable you to bank your way, anytime, anywhere.◆ You may manage your finance easily via our online and mobile banking, phone banking, Express Banking and extensive branch network.	
Financial management at your fingertips	
<ul style="list-style-type: none">◆ Look after your financial needs through our mobile apps and enjoy the convenient and secure banking service of our leading digital solutions.◆ 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.	
Expect the unexpected	
<ul style="list-style-type: none">◆ No matter what your life goals are, our broad range of wealth and insurance products can help make them a reality.◆ 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.	
When spending is rewarding	
<ul style="list-style-type: none">◆ HSBC credit card provides dining, shopping and lifestyle offers all over Hong Kong.◆ As an HSBC credit cardholder, you can use the HSBC Reward+ app to manage your credit card account, anytime and anywhere.	

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Product features		For more information
Benefits	HSBC Advance exclusive <ul style="list-style-type: none">◆ HSBC credit card provides dining, shopping and lifestyle offers all over Hong Kong.◆ Priority counter services³ at branches keep you one step ahead◆ Dedicated 24/7 HSBC Advance hotline at (852) 2748 8333 makes account management easy◆ Service fee waiver for emergency encashment service◆ Global View and Global Transfers⁴ 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.◆ FX Order Watch Trading Services⁵ 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.◆ Preferential rates and service charges	<ul style="list-style-type: none">◆ HSBC Advance Welcome Pack◆ Bank Tariff Guide for HSBC Retail Banking and Wealth Management Customers (“Bank Tariff Guide”)
Financials		
ATM cash withdrawal fee	<ul style="list-style-type: none">◆ Waived⁶ transaction fee for cash withdrawal through the HSBC Group ATM network⁷ using HSBC Advance ATM Card.	<ul style="list-style-type: none">◆ Bank Tariff Guide◆ Individual product factsheets
Other fees	<ul style="list-style-type: none">◆ A range of fee waivers or preferential offers of up to 50% off on selected banking services. Please refer to the “Bank Tariff Guide” available on HSBC website or branches.	<ul style="list-style-type: none">◆ HSBC website
Key terms		
Eligibility for HSBC Advance	<ul style="list-style-type: none">◆ In order to enjoy the HSBC Advance features and benefits, you will need to fulfil the eligibility criteria and other relevant terms and conditions for HSBC Advance.	<ul style="list-style-type: none">◆ Integrated Account Terms and Conditions (“T&Cs”)
Tiers	<ul style="list-style-type: none">◆ We may set Tiers with different Features.◆ 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.	
Joint accounts	<ul style="list-style-type: none">◆ 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&Cs”.	
Charges	<ul style="list-style-type: none">◆ 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.	
Overdraft Protection	<ul style="list-style-type: none">◆ 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.	
Investment Services	<ul style="list-style-type: none">◆ The “T&Cs” are supplemental to the terms and conditions of individual investment products. For details, please refer to the specific product factsheets.	

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Risk disclosure and your liability	<ul style="list-style-type: none">◆ 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.◆ Investment involves risks. Past performances of investment products are no guide to future performance.◆ We do not offer tax advice of any nature.◆ For details on risk disclosure and your liability for each investment product, please refer to the individual product factsheets/product offering materials.	<ul style="list-style-type: none">◆ Integrated Account Terms and Conditions (“T&Cs”)
Use of your information	<ul style="list-style-type: none">◆ The “T&Cs” contain clauses covering customer data sharing to enable us to:<ul style="list-style-type: none">• ensure the stability of the global finance system• prevent fraud and other financial crimes• comply with international sanctions and other legal requirements• prove to regulators that we know and understand who our customers are◆ 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.◆ Our Notice relating to the Personal Data (Privacy) Ordinance sets out how your personal data will be used and disclosed by us.	
Our right to debit your accounts; set-off	<p>We are entitled without prior notice to you:</p> <ul style="list-style-type: none">◆ to debit any amount payable by you to us from any account maintained by you with us;◆ 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◆ 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.	
Termination of services or accounts	<ul style="list-style-type: none">◆ You may terminate your Integrated Account by giving us prior written notice.◆ We may terminate with or without giving you notice or reason all or any part of our services or any of your accounts.	

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Others	<ul style="list-style-type: none">◆ We have the right to vary the "T&Cs" from time to time by notice to you by way of display at our premises or in any manner we consider appropriate.◆ 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.	<ul style="list-style-type: none">◆ Integrated Account Terms & Conditions ("T&Cs")

Your Voice

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

- ◆ Email: feedback@hsbc.com.hk;
- ◆ Mail: Customer Relations Department, P.O. Box No.71169, Kowloon Central Post Office;
- ◆ Fax: (852)3418 4739;
- ◆ 24-hour HSBC Advance hotline: (852)2748 8333;
- ◆ 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. 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.
4. 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 Retail Banking and Wealth Management Customers or check with branch staff.
5. 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). 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.
6. 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 Advance hotline at (852)2748 8333.
7. 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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