

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

## Advance

Quick facts		
Product features		For more information
<b>Eligibility criteria</b>	<ul style="list-style-type: none"> <li>To qualify for HSBC Advance, you need to maintain an average Total Relationship Balance (TRB) of at least HK\$200,000 over the past 3 months.</li> </ul>	<ul style="list-style-type: none"> <li>HSBC Advance Welcome Pack</li> <li>Bank Tariff Guide for HSBC Retail Banking and Wealth Management Customers ("Bank Tariff Guide")</li> </ul>
<b>Account features</b>	<ul style="list-style-type: none"> <li>Integrated Account includes Hong Kong Dollar (HKD)/Renminbi (RMB)/ Foreign Currency (FCY) Savings Accounts, Time Deposit Accounts, HKD Current Account, Investment Services Account and Wayfoong Statement Gold Account, operated under a single account number.</li> <li>Consolidated statement capturing your entire financial portfolio under your Integrated Account for HSBC Advance and any other accounts you hold with HSBC.</li> <li>HSBC Advance ATM card and credit card.</li> </ul>	
<b>Benefits</b>	<p><b>Faster access, more control</b></p> <ul style="list-style-type: none"> <li>24/7 dedicated phone banking hotline, online and mobile banking as well as priority counter services at branches<sup>2</sup> provide you with efficient banking channels.</li> <li>One integrated account for your deposits, investments, insurance, credit facilities, mortgages and credit cards, offering the utmost convenience and efficient financial management in one consolidated statement with eStatement and eAdvice.</li> <li>Stay in control no matter where you are with HSBC International Services including Global View &amp; Global Transfer and emergency encashment services.</li> </ul> <p><b>Online and on your side</b></p> <ul style="list-style-type: none"> <li>Bank safely and securely with 24/7 online and mobile banking for financial management and wealth growth.</li> <li>Enjoy our comprehensive online wealth and asset management tool and product solution.</li> </ul> <p><b>Individual expertise and support</b></p> <ul style="list-style-type: none"> <li>Our<sup>3</sup> dedicated professionals<sup>4</sup> are committed to understand your banking needs and facilitate your financial planning.</li> <li>The latest HSBC global house views on different markets and economies with comprehensive analyses are provided to help you make informed decisions.</li> </ul> <p><b>Preferential rates and rewards</b></p> <ul style="list-style-type: none"> <li>Enjoy preferential rates and digital offers for selected products ranging from simple banking services, credit cards and mortgages to a list of comprehensive investment and insurance services.</li> <li>Perpetual annual fee waiver for HSBC Advance Visa Platinum Credit Card allows you to enjoy a wide range of privileges.</li> </ul>	
Financials		
<b>Below balance fee</b>	<ul style="list-style-type: none"> <li><b>Monthly fee of HK\$120</b> if you have an average TRB of <b>below HK\$200,000</b> over the past 3 months.</li> </ul>	<ul style="list-style-type: none"> <li>Bank Tariff Guide</li> <li>Individual product factsheets</li> </ul>
<b>Credit card fee</b>	<ul style="list-style-type: none"> <li>Waived annual fee for primary and additional HSBC Advance Visa Platinum Credit Card.</li> <li>Waived emergency card replacement fee.</li> </ul>	
<b>ATM cash withdrawal fee</b>	<ul style="list-style-type: none"> <li>Waived<sup>5</sup> transaction fee for cash withdrawal through the HSBC Group ATM network<sup>6</sup> using HSBC Advance ATM Card or HSBC Advance Visa Platinum Credit Card.</li> </ul>	<ul style="list-style-type: none"> <li>HSBC website</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. Please refer to the "Bank Tariff Guide" available on HSBC website or branches.</li> </ul>	

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<b>Eligibility for HSBC Advance</b>	<ul style="list-style-type: none"> <li>In order to enjoy the HSBC Advance features and benefits, you will need to fulfill the eligibility criteria and other relevant terms and conditions for HSBC Advance.</li> </ul>	<ul style="list-style-type: none"> <li>Integrated Account Terms and Conditions ("T&amp;Cs")</li> </ul>
<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>	
<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 fact-sheets.</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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## Quick facts

Key terms		For more information
Termination of services or accounts	<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>	<ul style="list-style-type: none"><li>Integrated Account Terms and Conditions (“T&amp;Cs”)</li></ul>
Variation of “T&Cs”	<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></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 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. Excludes branches at Bonham Road, Cheung Chau, Discovery Bay, Peng Chau, Silvermine Bay, the University of Hong Kong, Yung Shue Wan, Cathay Bay City and Sky Plaza. Services of Priority Counter Services will be updated from time to time. Please visit HSBC website for the branch and Express Banking locations.
3. “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.
4. 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.
5. 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.
6. The UnionPay ATM chip card provides access to HSBC ATMs worldwide except HSBC ATMs in Argentina, France, Greece, Malta, Mexico, New Zealand and Turkey.

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

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