Banking done with coffee time to spare

Welcome to HSBC Advance
HSBC Advance.
Designed with your needs in mind.

We know that in life, even the most personal ambitions are rarely achieved alone. It’s your network of family, friends, colleagues and contacts that inspires you to keep aiming higher. So whatever your ambitions for the future, they are more likely to be achieved with the help of a team.

At HSBC, we’d never claim to play a starring role in your successes, but we’re here to help you in every way we can. Read on to see how our priority service, preferential offers, financial expertise and digital banking solutions can help you achieve your goals for the future.

Together, We Advance.
Faster access, more control

As an HSBC Advance customer, you can do your day-to-day banking any time of the day or night. Secure online and mobile banking keeps you in control of your money, wherever you are in the world. You’ll also enjoy round-the-clock phone banking support, exclusive credit cards, ATM card and real-time international fund transfer. We will provide full support whenever we can.
Faster access, more control

Multi-channels make banking more efficient

Online Banking and Mobile Banking
• HSBC Internet Banking and HSBC Mobile Banking enable you to check your balances, statements, make payments and manage your money conveniently.
• Manage your accounts safely and securely with just a few simple clicks.

Phone banking
• Dedicated 24/7 phone banking service allows you to manage your finances quickly and easily. Access all your accounts and other services through a single, simple phone call: HSBC Advance Hotline **(852) 2748 8333**.
• Enjoy convenient and swift transactions using our dedicated trading line, Express Stock Order Placement hotline: **(852) 2996 6833**.

Priority Counter and Express Banking (ATM)
• Priority Counter Services at all branches*.
• Extensive ATM network for easy access to all your banking accounts with the HSBC Advance ATM card.

All-in-one integrated account to save time and effort

One integrated account† for your deposits, investments, insurance, credit facilities, mortgage services and credit cards, offering the utmost in convenience and efficient financial management.

• Manage your savings and time deposit accounts in Hong Kong Dollar, Renminbi and 10 key foreign currencies‡ under a single account number.
• Get a comprehensive view of your financial status from a single, easy-to-read statement.
• One consolidated statement with eStatement / eAdvice.
• Portfolio of different investment products, e.g. Stock Trading, Unit Trusts, Bonds and Certificates of Deposit, also available at a glance via a single investment account. Convenient investment account opening channels allow you to open the account in branch or online.

Convenient HSBC Advance Visa Platinum Card and HSBC Advance ATM card
• These cards are offered exclusively to HSBC Advance customers. The annual fee is waived permanently.
• Supplementary cards are also available for your loved ones.

Stay in control no matter where you are with HSBC’s International services
• Global recognition with your HSBC Advance Visa Platinum Card or ATM card to receive banking services overseas.
• We are here to help you get settled faster overseas, providing a global safety net of emergency support, and enabling you to easily manage your funds from anywhere in the world.
• Emergency encashment service at any HSBC branch worldwide¶.
• Transfer your credit history from your home country and access your credit facilities overseas.
• Global View and Global Transfers enable you to conveniently view and manage self-named HSBC accounts held in different countries and territories directly from your computer.

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* Excludes Bonham Road, Cheung Chau, Discovery Bay, Peng Chau, Silvermine Bay, the University of Hong Kong, Yung Shue Wan, Catley 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.

† For Integrated HKD current account, the last 3 digits of the account number are 001

‡ Includes Australian Dollars (AUD), Canadian Dollars (CAD), Swiss Francs (CHF), Euros (EUR), Pounds Sterling (GBP), Japanese Yen (JPY), New Zealand Dollars (NZD), Singapore Dollars (SGD), Thai Baht (THB) and US Dollars (USD).

¶ Emergency encashment services are subject to local regulations, and are available with authorisation from home country.
Online and on your side

Whether you’re trying to manage your wealth or are making big plans for the future, our online tools are there to help. These tools make it easy to plan your investments, manage your investments and keep abreast of the latest market information. Whatever your goals, we’re here to help you get there.
Online and on your side

Secured online banking and mobile banking

- HSBC HK Mobile Banking App, available on both mobile and tablet, allows you to complete transactions on the go.
- Bank safely and securely with 24/7 online banking for financial management and wealth growth.

Personalised online tools for wealth and assets

- Our online wealth and assets management tools include: mortgage calculator, loan calculator, currency exchange calculator, stock quote, fund quote, stock screeners, bond screener and self-selected notification via SMS or email.
- Bill Payments to more than 700 merchants including utilities, telephone, electricity, government and charities via HSBC Internet Banking and HSBC Mobile Banking.

Comprehensive online product solution

- Trade stocks and foreign exchange in three simple steps. Our online banking not only allows you to place time deposits and Deposit Plus, but it also supports the trading of H.K. stock, U.S. stock, China A shares, Unit Trusts, Bonds, Certificates of Deposit, foreign exchange and FX Order Watch Trading Services to help you take advantage of investment opportunities.
- Online purchase of different general insurance plans with instant approval.
- Online application of cards and loans.

Preferential online pricing and appointment booking services

- Preferential online pricing offers for a wide range of wealth management and banking products.
- Enhanced Digital Booking Services allow you to book an appointment with our professionals through the HSBC website. Review your wealth management and banking needs including Insurance, Investments, Cards, Loans and Mortgages and more. Once successfully booked, we will contact you to confirm the details of your appointment.
Manage your finances anytime, anywhere

HSBC Internet Banking and HSBC Mobile Banking allow you to enjoy secure and convenient banking services at your fingertips, anytime and anywhere. Start banking with our digital platform now.

Enjoy comprehensive financial features of HSBC Internet Banking and HSBC Mobile Banking:
• Trade stocks and foreign exchange in three simple steps.
• Trade across 11 major currencies around the clock*.
• Online application of cards and loans.
• Online purchase TravelSurance with instant approval and gain much needed peace of mind.
• View your eStatement and eAdvice† in a convenient, and secure environment.

HSBC Internet Banking

Simply complete the 3-step registration process and enjoy the ease and convenience of HSBC Internet Banking.
1 Visit HSBC website at http://www.hsbc.com.hk and click “Register” under “Personal Internet Banking” or download HSBC HK Mobile Banking App to register.
2 Follow the on-screen instructions to register for HSBC Internet Banking.
3 Log on to HSBC Internet Banking once the registration is successfully completed.
Open an Investment Account via HSBC Internet Banking and you can use it immediately‡.

* The service (except USD/Combination Passbook Savings accounts) operates from Monday 5.00 am to Saturday 4.59 am and Saturday from 8.00 am to 4.30 pm. USD/Combination Passbook Savings accounts operate from Monday to Friday from 8.00 am to 7.00 pm and Saturday from 8.00 am to 4.30 pm. The service hour excludes the whole day on 1 January and 26 December, from 12 midnight to 7.59 am on 2 January and 26 December, and when a Black Rainstorm is issued or Typhoon No.8 signal or above is hoisted. The 11 major currencies include Australian Dollar, Canadian Dollar, Euro, Japanese Yen, New Zealand Dollar, Pound Sterling, Singapore Dollar, Swiss Franc, Thai Baht, US Dollar and Renminbi.

† The service is not available in HSBC Mobile Banking.

‡ Simply submit your investment opening application within our online account opening business hours (Mondays to Fridays: 8.30 am to 7.00 pm; Saturdays: 8.30 am to 4.00 pm), the new account can be used immediately after successful completion of the application process. For local securities trading, you can start placing orders within around 30 minutes after your account opening application is successfully processed.

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JUMP INTO LIFE’S NEXT GREAT ADVENTURE
HSBC Mobile Banking

Download the HSBC HK Mobile Banking App onto your mobile device or tablet to manage your finances anytime, anywhere:

HSBC Mobile Banking is free of charge and no extra registration is required. You may log on by using your current Personal Internet Banking credentials.

Simply download the free HSBC HK Mobile Banking App from Apple App Store / Android™ Google Play™ for your mobile or tablet and start enjoying a truly mobile banking experience.

A wide range of banking and investment tools with HSBC Mobile Banking

- Check account balance, rates enquiry, pay bills, transfer funds, place time deposits, apply for travel insurance and activate overseas ATM withdrawal limit.
- Trade H.K. stock, U.S. stock and China A shares with real time stock quotes and exchange foreign currencies in a few simple steps.
- Redeem Hot Picks and vouchers with RewardCash.
- Browse for fabulous offers exclusive from HSBC credit cards in over 160 countries, reserve your favorite restaurants along your journey.

Trade on the go with our fast and secure stock trading mobile app “HSBC HK Easy Invest”

- What you can do:
  Trade securities instantly with Quick Buy and get real-time market information including sectors’ performance and personalised news in three major stock markets (Hong Kong, China A and US).
- Simple and secure:
  Secure access using any of our secured log on methods. Our strong data encryption lets you keep valuable data such as login, personal and trading information safe.
- Getting started is easy:
  To use this app from HSBC, all you need is to have an investment account with us. You can then download and log on using your HSBC Personal Internet Banking details.

Note:
The app has been specially built for our Hong Kong customers. You must be an investment account holder to use this app. Apple, the Apple logo, iPhone, Touch ID and Face ID are trademarks of Apple Inc., registered or in the process of being registered in the US and other countries. App Store is a service mark of Apple Inc. Google Play™ is a trademark of Google Inc. Android™ is a trademark of Google Inc. Investment involves risk. Stock shown is for illustration purpose only. The screen displays and the images of the website are for reference and illustration purposes only.
IT’S NOT JUST WHAT THE FUTURE HOLDS, IT’S WHO

Individual expertise and support

No matter how good you are with money, there will be times when you want support. That’s why our team of financial experts are more than happy to talk with you in person or over the phone. We will support you in whatever ways we can to achieve your goals at different life stages.
Individual expertise and support

Flexible credit facility

- HSBC offers a selection of mortgage services with different repayment plans to satisfy your individual financing needs from first-time home buyers to investors.
- Different Personal Instalment Loans, Revolving Credit Facilities and overdraft services such as overdraft protection* of up to HKD5,000 and secured credit limit up to HKD5 million with no service fee are available. HSBC Advance Clean Credit also gives you a preferential interest rate, with a credit limit as high as HKD800,000 or 4 times your monthly basic salary, whichever is lower, enabling you to enjoy greater financial freedom.

Comprehensive range of wealth and insurance solutions

- A wide range of life insurance plans, including savings, annuity, term protection, critical illness protection and universal life insurance plans, to help you meet your changing needs.
- Medical insurance with access to private hospital treatment, inpatient daily cash benefits, outpatient care protection and world-class treatment for critical illness.
- Protect your home and possessions with a comprehensive range of general insurance, including fire, accident and domestic helper cover.
- TravelSurance provides you with protection abroad, so that you can enjoy worry-free holidays. Online instant approval provides extra convenience and discounts.

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

* Only applicable to customers with HSBC Advance account for at least 3 months and a total credit relationship of HKD10,000 or above in the previous calendar month as well as satisfactory credit record.
EVERY RELATIONSHIP HAS ITS OWN REWARDS

Preferential rates and rewards

You’ll get localised offers and rewards that we chose for you as well as discounted rates that we’re sure you’ll enjoy. So you can enjoy more with your money while achieving your financial goals. You’re not just another customer to us, which is why we make the effort to understand your needs and how you like to bank.

Preferential pricing on a range of products

With HSBC Advance, you can 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.

Perpetual annual fee waiver of HSBC Advance Visa Platinum lets you enjoy a wide range of privileges

- Year-round dining and shopping offers at prestigious outlets.
- Special discounts with Private Label Cards at acclaimed local chains, including HARVEY NICHOLS, Dickson Group, city’super and more.
- Gain even more privileges through our **Home & Away** Privilege Programme when you travel to more than 160 countries and territories worldwide.
- Enjoy special reward offers through our Rewards Programme for every dollar you spend on the card.

**To borrow or not to borrow? Borrow only if you can repay!**
Even life’s best surprises are worth being prepared for.

Personal ambitions are never achieved alone. If you’ve got big plans for the future, HSBC Advance can help you achieve them. So if you have any questions or would like to find out more, please visit our website, give us a call or drop into any HSBC branch.

Call (852) 2748 8333
Visit www.hsbcadvance.com.hk
Important information

Below gives you the information you need to make the most of HSBC Advance.

(1) Useful hotlines
You can call the below hotlines for enquiries, banking services and timely investment transactions.

<table>
<thead>
<tr>
<th>Service</th>
<th>Hotline</th>
</tr>
</thead>
<tbody>
<tr>
<td>HSBC Advance Hotline</td>
<td>(852) 2748 8333</td>
</tr>
<tr>
<td>Express Stock Order Placement</td>
<td>(852) 2996 6833</td>
</tr>
</tbody>
</table>

(2) Service Fee
You can enjoy the full scale banking services referred to below at no extra charge under your Integrated Account - HSBC Advance if you have a Total Relationship Balance\(^1\) of HK$200,000 or above. A below balance fee of HK$120 monthly will only be charged if the Total Relationship Balance falls below HK$200,000 and will be debited from integrated savings account under Advance. This applies to each Integrated Account held by the customer.

<table>
<thead>
<tr>
<th>Total Relationship Balance(^1) (HK$)</th>
<th>Below balance fee (HK$)</th>
</tr>
</thead>
<tbody>
<tr>
<td>200,000 or above</td>
<td>Free</td>
</tr>
<tr>
<td>Below 200,000</td>
<td>120 per month</td>
</tr>
</tbody>
</table>

(3) Maximum Daily Transfers/Payment Limits
You can transfer funds and settle bill payment using phone banking, HSBC Mobile Banking, HSBC Internet Banking and Express Banking (ATM) subject to the following maximum daily limits\(^2\) per customer.

<table>
<thead>
<tr>
<th>Transaction type</th>
<th>Phone banking/HSBC Internet Banking/HSBC Mobile Banking</th>
<th>Express Banking (ATM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfers between your accounts</td>
<td>Up to available balance</td>
<td>Up to available balance</td>
</tr>
<tr>
<td>(your own accounts including joint accounts(^3))</td>
<td>(between accounts linked on the same ATM card)</td>
<td>(between accounts linked on the same ATM card)</td>
</tr>
<tr>
<td>Transfers to registered accounts(^2)</td>
<td>HK$3 million (per third party account)</td>
<td>HK$400,000</td>
</tr>
<tr>
<td>Channel sub-limits for transfer to non-registered accounts via:</td>
<td></td>
<td>HK$400,000(^6)</td>
</tr>
<tr>
<td>• HSBC Internet Banking</td>
<td>HK$400,000</td>
<td>HK$400,000</td>
</tr>
<tr>
<td>• Phone banking</td>
<td>HK$50,000</td>
<td>HK$50,000</td>
</tr>
<tr>
<td>• Overseas ATM</td>
<td>-</td>
<td>HK$400,000</td>
</tr>
<tr>
<td>Payment by Phone Service (PPS)</td>
<td>-</td>
<td>HK$100,000 per card</td>
</tr>
<tr>
<td>Cash withdrawal(^7)</td>
<td>-</td>
<td>HK$80,000 per card</td>
</tr>
<tr>
<td>Purchase Transaction via EPS or UnionPay</td>
<td>-</td>
<td>HK$50,000 per card</td>
</tr>
<tr>
<td>Bill Payment(^8)</td>
<td>HK$5 million(^9)</td>
<td>HK$5 million(^9)</td>
</tr>
<tr>
<td>Service sub-limits for bill payments(^8) to:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Government and Utilities</td>
<td>HK$500,000</td>
<td>HK$500,000</td>
</tr>
<tr>
<td>• Securities Brokers</td>
<td>HK$500,000</td>
<td>HK$500,000</td>
</tr>
<tr>
<td>• e-IPO for White form application</td>
<td>HK$5 million (only for Internet Banking)</td>
<td>HK$500,000</td>
</tr>
<tr>
<td>• Sports and Leisure (The HK Jockey Club)(^7)</td>
<td></td>
<td>HK$500,000</td>
</tr>
<tr>
<td>• Other merchants (e.g. telecommunications, insurance company)</td>
<td></td>
<td>HK$100,000</td>
</tr>
</tbody>
</table>

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 Retail Banking and Wealth Management Customers" at www.hsbc.com.hk or contact our staff.

\(^1\) Rolling average of previous three months.

\(^2\) Not applicable for HSBC Mobile Banking.

\(^3\) Overseas ATM daily transfer limit (to non-registered accounts) for all ATM cards and credit cards was pre-set to HK$0. Please perform activation in advance by setting the overseas daily transfer limit for overseas ATM transfer service.

\(^4\) Overseas ATM daily withdrawal limit (including cash advance) for all ATM cards and credit cards was pre-set to HK$0. 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.

\(^5\) For fees and charges on ATM transaction and card replacement fee, please contact HSBC branches, our HSBC Advance Hotline or visit HSBC Internet Banking.
Notes:

1 Calculation of Total Relationship Balance
i. The following is a summary of items / services that are included in the calculation of your Total Relationship Balance:
   - 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 (including Capital Protected 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 HSBC Life (International) Limited. (Effective 1 Nov 2018, HSBC MPF balances and HSBC ORSO Defined Contribution Scheme balances will be administered by The Hongkong and Shanghai Banking Corporation Limited.)
   - You can earn bonus interest on your Hong Kong dollar savings account when your Total Relationship Balance reaches a designated amount.
   - There may be a time lag before the value of certain investment transactions (e.g. Initial Public Offering (IPO) subscriptions for securities, bonds, open-end funds and certificates of deposit) and life insurance policies will be included in the Total Relationship Balance due to the processing time required and therefore may affect the Total Relationship Balance in the Bank’s record.
   - To determine your overall Total Relationship Balance in sole capacity, the applicable Total Relationship Balance of all your personal sole account(s)¶ and all of your joint account(s)** will be included in the calculation. To determine your overall Total Relationship Balance in joint capacity, the applicable Total Relationship Balance 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.

2 Maximum Daily Limits
To set or raise limits
The following limits will be set as zero for new automated channel users:
- HSBC Easy Pay payment limit (only available on HSBC Mobile Banking)
- Sub-limits for fund transfers to non-registered third party accounts via HSBC Internet Banking and phone banking services.
- Service sub-limits for bill payments to merchants in categories of Securities Brokers and Sports and Leisure via HSBC Internet Banking, HSBC Mobile Banking, phone banking or ATM.
For new and existing customers who wish to raise the limits, please log on to Personal Internet Banking by using 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.
For HSBC Easy Pay payment limit, please log on to HSBC Mobile Banking and increase HSBC Easy Pay payment limit by using Security Device or Mobile Security Key††. The payment limit is capped at HKD5,000 each day.

† 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 any annuity payments received (if applicable), whichever is higher.

To lower limits
If you wish to lower any of the limits for the following, please log on to HSBC Internet 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.

Automated reset to zero limits
Your transfer limits to non-registered third party accounts through HSBC Internet Banking or phone banking services will be reset to zero if:
- You have not logged on to HSBC Internet Banking or phone banking for six months (your transfer limits to non-registered third party accounts through HSBC Internet Banking or phone banking will be reset if you have not logged on to it for six months) or
- You have not used the service since establishment / maintenance for six 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 six 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 Internet Banking.*** To effect third-party fund transfers via phone banking, HSBC Mobile Banking and / or HSBC Internet Banking, please complete the “Internet Banking / phone banking / ATM Transaction Limit Revision Request Form” available at any HSBC branch or for download on 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 and HSBC Internet 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, HSBC Mobile Banking and HSBC Internet 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 HK$0. Please log on to HSBC Internet 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.
†† 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 onto Personal Internet Banking and access to full range of Personal Internet Banking services. It also makes logging on to the HSBC HK Mobile Banking app quicker and easier. Fingerprint authentication is an easy alternative to using your Mobile Security Key password. It allows you to log on and authorize transactions in the HSBC HK Mobile Banking app using just your fingerprint.

*** This service is only available to customers with the New Security Device issued since Nov 2010.
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 separately 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
- Change your password/PIN regularly
- 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 logon details and personal information for Personal Internet 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 Personal Internet 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 Security Device during LOGON. Yellow button is mainly for transferring funds to third party
- Never enter digits that you are unfamiliar into the Security Device for transaction signing with the yellow button
- Customer should always take care to verify the account number of the beneficiary before effecting payment to third party

Personal Internet Banking Usage Precautions

- Protect your computer
  - Install anti-virus/anti-spyware software in 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 Personal Internet 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 Personal Internet 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 “My HSBC” page after you have successfully log on to Personal Internet 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 a Personal Internet 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 Personal Internet Banking, please visit www.hsbc.com.hk/personal/help-and-support/online-security.html

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 the 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 and 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.
- Do not leave your handset unattended after log on to Personal Internet Banking/HSBC Mobile Banking. Always log off properly when you are finished with it.
- Only store your own fingerprints on your device if you have enabled fingerprint authentication for HSBC Mobile Banking.
- If your Mobile Security Key* activated handsets are lost or stolen, call us and we will immediately suspend your Personal Internet Banking to prevent anyone else from accessing your account.
- Better 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 Personal Internet Banking/HSBC Mobile Banking.
- Don’t install applications on your mobile handsets from mistrusted sources.
- Always type in address www.hsbc.com.hk directly into the browser to avoid going to fraudulent websites.
- Personal Internet 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 at some screens and they will be shown up by scrolling down the screen manually.)
- For the full set of security tips of HSBC Mobile Banking, please visit www.hsbc.com.hk/personal/help-and-support/online-security.html.

* 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 onto Personal Internet Banking and access to full range of Personal Internet Banking services. It also makes logging on to the HSBC HK Mobile Banking app quicker and easier. Fingerprint authentication is an easy alternative to using your Mobile Security Key password. It allows you to log on and authorise transactions in the HSBC HK Mobile Banking app using just your fingerprint.

### ATM

- Keep your ATM card safe. Report lost card immediately through our HSBC Advance Hotline on (852) 2748 8333 or visit any HSBC branch in Hong Kong if you lose your ATM card.
- When you are instructed to take your card from the ATM machine, do not push it back into the ‘Insert Card’ slot.
- 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 Advance Hotline on (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.
- Count your cash only 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 Advance statement.
- Do not place your card close to any magnetic material, e.g. electronic devices, mobile phones, etc.
- Keep your ATM Card safe and inform the Bank immediately if you lose it.
- Remember to take your card after each transaction.
- Do not force your card into the machine.
- 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.

### (5) Credit Facilities (including Mortgages, Personal Instalment Loans, Revolving Credit Facilities, Overdraft Services, Credit Card 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!**
Important Risk Warning

a. Some of the investment products are structured products which 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.

b. Unit Trusts, Bonds, Certificates of Deposit (CDs), structured products (including Equity Linked Investments, Structured Notes, Deposit Plus, Structured Investment Deposits and Capital Protected Investment Deposits) are NOT equivalent to time deposits. Unit Trusts are investment products and some may involve derivatives.

c. The price of securities 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 securities.

d. In the worst case scenario, the value of the funds may be worth substantially less than the original amount you invested (and in an extreme case could be worth nothing).

e. Issuer’s Risk – you rely on the issuer’s creditworthiness. Bonds and Structured Products are subject to both the actual and perceived measures of creditworthiness 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 (e.g. insolvency of the issuer), you might not be able to recover the principal and interest/coupon, if applicable, and the potential maximum loss could be 100% of the invested amount and no coupon received.

f. Investors should not base on this marketing material alone to make investment decisions.

g. Investment involves risks. Past performance of investment products is no guide to future performance. For details of the investment product, the related fees and charges and risk factors, please refer to the individual product materials and/or offering materials.

h. 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 that exchange rate in which you made your original conversion to foreign currency and RMB, you may suffer loss in principal.

i. 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.

Risk Disclosure

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/CDs for the full tenure; you could lose part or all of your principal if you choose to sell bonds/CDs prior to maturity.

- Indicative prices of bonds/CDs are available and bonds/CDs prices do fluctuate with market changes. Factors affecting the 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 tenure 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.

- 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.

- If you wish to sell bonds/CDs, HSBC may repurchase them based on the prevailing market price under normal market circumstances, but the buying price may differ from the original selling 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 redeemed early, you may not be able to enjoy the same rates of return when you use the funds to purchase other products.

Structured Products

- Deposit Plus and Structured Investment Deposit are not available for persons who are US citizen / with US nationality, are US resident or US tax payer, or have a US address (eg primary mailing, residence or business address in the US).

Unit Trusts (“UT”)

- Funds which are invested in certain markets and companies (eg 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.

- The value of investments and the income from them can fluctuate and is not guaranteed. Investor may not get back the amount they invest.

- Investment returns not denominated in HKD or USD are exposed to exchange rate fluctuations. Rates of exchange may cause the value of investments to go up or down.

- Please refer to the offering documents of the respective funds for details, including risk factors.
Deposit Plus

• Credit risk of the Bank – Deposit Plus is not secured by any collateral. When you invest in this product, you will be relying on the Bank’s creditworthiness. If the Bank becomes insolvent or defaults on its obligations under this product, you can only claim as an unsecured creditor of the Bank. In the worst case, you could suffer a total loss of your deposit amount.

• The net return in relation to Deposit Plus will depend upon market conditions prevailing at the deposit fixing time on the deposit fixing date. You must be prepared to incur loss as a result of depreciation in the value of the currency paid. Such loss may offset the interest earned on the deposit and may even result in losses in the principal amount of the deposit.

Capital Protected Investment Deposit (“CPI”)

• Market risk – The return of CPI will depend upon the exchange rates of currency pair against trigger rate at the fixing time on the fixing date. Movements in exchange rates can be unpredictable, sudden and drastic, and affected by complex political and economic factors. You must be prepared to take the risk of earning the lower payout/no return (if exchange rate performs against expectation) on the money invested.

• Risk of early termination by the Bank – The Bank shall have the discretion to uplift a Deposit or any part thereof prior to the Maturity Date (subject to the deduction of such break costs or the addition of such proportion of the return or redemption amount, which may result in a figure less than the original principal amount of the Deposit) if it determines, in its sole discretion, that this is necessary or appropriate to protect any right of the Bank to combine accounts or set-off, or any security interest, or to protect the customer’s interests.

• Derivatives risk – CPI is embedded with FX option(s). Option transactions involve risks. If the exchange rate of the currency pair performs against expectation at the fixing time on the fixing dates, you can only earn zero / the minimum payout of the structure.

• Limited potential gain – The maximum potential gain is limited to the sum of the coupons on the deposit, when exchange rate of currency pair at fixing time on the fixing dates moves in line with your anticipated direction.

• The Bank has the right to accept your early redemption request at its sole discretion and on a case by case basis. The Bank will provide an indication of the redemption price upon such request. Your return upon such early redemption will likely be lower than that if the deposit were held until maturity and may be negative.

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.

Reminbi (“RMB”) Related Products

• There may be exchange rate risks if you choose to convert payments made on RMB related products to your home currency.

• RMB related 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.

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.

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. 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 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.

The life insurance plans are underwritten by HSBC Life (International) Limited (“HSBC Life”), which is authorised and regulated by the Insurance Authority of the Hong Kong SAR to carry on long-term insurance business in the Hong Kong SAR. HSBC Life will be responsible for providing your insurance coverage and handling claims under your life insurance policy. The Hongkong and Shanghai Banking Corporation Limited is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of HSBC Life for the distribution of life insurance products in the Hong Kong SAR. For product details and related charges, please refer to the relevant brochures and policy provisions or contact our HSBC’s branch staff.

The general insurance policies are underwritten by AXA General Insurance Hong Kong Limited (“AXA”), which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

The information contained in this brochure is updated in August 2018. 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.
About HSBC

Established in 1865, The Hongkong and Shanghai Banking Corporation Limited is the founding member of the HSBC Group – one of the world’s largest banking and financial services organisations. It is the largest bank incorporated in Hong Kong and one of Hong Kong’s three note-issuing banks. It is a wholly-owned subsidiary of HSBC Holdings plc, the holding company of the HSBC Group, which is listed on the London, Hong Kong, New York, Paris and Bermuda stock exchanges.

We serve our customers through four global businesses: Retail Banking and Wealth Management, Commercial Banking, Global Banking and Markets, and Global Private Banking.

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<th>Retail Banking and Wealth Management</th>
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<td>We help customers manage their finances, buy their homes, and save and invest for the future. We provide Insurance, MPF, Asset Management, Brokerage and International Banking services to meet customers’ needs.</td>
<td>We support business customers with banking products and services to help them operate and grow. Our customers range from small enterprises focused primarily on their domestic markets, through to large companies operating globally.</td>
<td>We provide financial services and products to companies, governments and institutions. Our comprehensive range of products and solutions, across capital financing, advisory and transaction banking services, can be combined and customised to meet clients’ specific objectives.</td>
<td>We help high net worth individuals and their families to grow, manage and preserve their wealth.</td>
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