

Capture a world of  
opportunities with  
**HSBC international  
banking services**



If you're looking overseas for your children's studies, to relocate, to buy property or to capture financial opportunities, HSBC's here to help you. Wherever you're making your moves, we're there with on-the-ground experience and expertise to get you settled down and set-up.



Together we thrive





## Pre-open an overseas account before you land

Get ahead of yourself and save valuable time to capture more opportunities by pre-opening an overseas account before you leave Hong Kong.

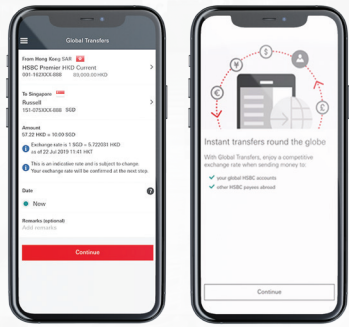
- ◆ **Wherever you need us** - Open an account for free in over 30 countries / regions<sup>1</sup>.
- ◆ **Remote account opening** - Open your overseas account in Hong Kong, or apply for one 7x24 through our web-platform without visiting a branch<sup>2</sup>.
- ◆ **Timely, handy, hassle-free** - Pick up your overseas ATM card<sup>3</sup> in Hong Kong and get going with your overseas account even before you get there.
- ◆ **Your status recognised everywhere**<sup>4</sup> - Maintain a minimum account balance in just one specific home country / region and enjoy your Premier status wherever you go.
- ◆ **Overseas product application** - Share your local credit history<sup>5</sup> to make it easier when applying for HSBC overseas products and services.



## Your HSBC global accounts at a glance and instant free transfers

For flexibility in managing your wealth around the globe, you can view and move your money easily using HSBC Global View and Global Transfers<sup>6</sup> services.

- ◆ **Instant, free global transfers**<sup>6</sup> to your self-named HSBC overseas accounts or to those of family and friends abroad.



- ◆ **24/7 access** to your worldwide accounts under one platform.
- ◆ **Visible exchange rate** – Be sure of the foreign exchange rate at the moment you transfer.



## Easy access to currencies around the world

Make the most of the world with our **HSBC Jade Mastercard® Debit Card** and **HSBC Mastercard® Debit Card**. These cards let you spend overseas without worrying about exchange rate variations or transaction fees.

- ◆ **12 currencies in your pocket**<sup>7</sup> with no foreign currency transaction fees for any purchases.
- ◆ **Withdraw cash around the world** from HSBC ATMs free of charge.
- ◆ **No annual fee.**
- ◆ **Earn cash rebate** by spending with the card<sup>8</sup>.



## Worldwide support in an emergency

If the unexpected happens, we've got your back.

- ◆ **Up to USD2,000** emergency cash<sup>9</sup> at selected HSBC outlets worldwide for you and your family.
- ◆ **Comprehensive travel coverage** with express claims approval service<sup>10</sup> and 24-hour worldwide assistance from TravelSure<sup>11</sup>.







## Manage your overseas mortgage with ease

Now you can take care of your overseas mortgage without having to set foot on a plane.

- ◆ **One-stop referral** service<sup>12</sup> from application to approval for properties in over 20 countries / regions worldwide<sup>13</sup>, including Australia, Canada, the UK and the US.
- ◆ **Self-use and buy-to-let**<sup>13</sup> property applications are both accepted.
- ◆ **Manage overseas mortgages locally**<sup>12</sup> – Our international mortgage experts in Hong Kong will follow up your application in your language, in your time zone for your convenience.
- ◆ **Refinance** your local property to support your overseas property purchase.
- ◆ **Exclusive overseas property enquiry services** from our renowned overseas property agency partners.
- ◆ **Comprehensive international banking** support, including overseas account opening<sup>1</sup>, foreign exchange and HSBC Global Transfers<sup>6</sup> to help you better manage your overseas mortgage repayment and expenses settlement.



## Help in planning your children's international education

Studying overseas can be a truly rewarding experience but requires long-term planning and financial support. That's why we've partnered with expert education consultants to offer advice.

- ◆ **Enjoy complimentary consultation services**<sup>14</sup> and discounts from our education consultancy partners – from choosing an ideal school and applying to lessons and assessments.
- 
- ◆ **Exclusive education seminars** held by our partners to help you plan and prepare for your children's overseas education.
  - ◆ **Manage your children's finances with ease** through our children's accounts and international banking services, including overseas account opening<sup>1</sup>, HSBC Global Transfers<sup>6</sup> and emergency encashment<sup>9</sup>.



When you're finding your way on the global stage, you don't have to do it alone. Trust **HSBC International Banking Centre (IBC)** to make your journey simpler.

**Contact us today to find out more.**



+852 2233 3888



**General enquiries:**

[internationalbanking@hsbc.com.hk](mailto:internationalbanking@hsbc.com.hk)

**International mortgage enquiries:**

[hk.ibt.international.mortgage@hsbc.com.hk](mailto:hk.ibt.international.mortgage@hsbc.com.hk)



[www.hsbc.com.hk/international](http://www.hsbc.com.hk/international)



Please refer to our website for the full list of branches

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HSBCHK



hsbc-hongkong

Remarks:

1. This service is available in selected countries / regions only. You may need to provide additional documents or information during the account opening process (as required by the destination country / region). Overseas account opening service is free of charge for HSBC Jade and HSBC Premier customers. For HSBC One customers, a HKD800 fee will be applied.
2. Available to HSBC Jade, HSBC Premier and HSBC One customers. This service is available in selected countries / regions only.
3. ATM card service is available subject to prevailing local age requirement.
4. Customers have to maintain a Total Relationship Balance of HKD1,000,000 or above, which 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 HSBC Life (International) Limited).
5. The credit history to be transferred for the product / service application is subject to the approval of the overseas HSBC group entities responsible for the areas in which the account is located.
6. HSBC Global Transfers is an instant transfer to self-named or third-party overseas HSBC accounts via HSBC Personal Internet Banking or HSBC HK App exclusively available to HSBC Jade, HSBC Premier and HSBC One customers free of charge. Third-party remittances via HSBC Global Transfer is available for: Australia, Bermuda, Bahrain, Canada, Jersey, Channel Islands, Egypt, Greece, India, Indonesia, Mainland China, Malaysia, Malta, New Zealand, Oman, Philippines, Qatar, Singapore, Sri Lanka, Taiwan, the UK, the US, UAE and Vietnam. Foreign exchange buy/sell spread is applicable if the transaction involves a currency conversion, including cases where the currencies are pegged. To learn more, please visit [www.hsbc.com.hk/transfer-payments/products/international/](http://www.hsbc.com.hk/transfer-payments/products/international/)
7. 12 supported currencies are HKD, USD, GBP, JPY, RMB, EUR, THB, AUD, NZD, SGD, CAD and CHF. For transactions done by the above currencies, the amount will be debited directly from your corresponding currency account. Any purchases outside of these currencies will be settled in HKD according to the prevailing exchange rate.
8. Terms and conditions apply.
9. Emergency encashment services are available to HSBC Premier customers and their family members who have an account with any member of the HSBC group and subject to local regulations. 'Family member' means immediate family member including spouse, parents and any dependent (namely, sons, daughters, anyone the customer has legal guardianship over). The eligibility of the family members for this service is subject to our sole determination. In case of disputes in relation to the use of this service, our decision shall be final and conclusive.
10. Any qualified case for claim amount below HKD5,000 will be processed immediately and claims payment will be approved within 2 working days upon receipt of all required documents as may be required by AXA General Insurance Hong Kong Limited (AXA). Should further information be required, AXA will send a follow up letter to the claimant within 5 working days.
11. The above policy is 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.  
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.
12. Overseas mortgages and overseas account opening applications will be handled and processed by overseas HSBC group entities directly and will be subject to the approval of the overseas HSBC group entities responsible for the areas in which the property is located.
13. This service is available in selected countries / regions only.
14. Exclusive to HSBC Jade clients and HSBC Premier customers.

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



Issued by The Hongkong and Shanghai Banking Corporation Limited