

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.





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 with our assistance.

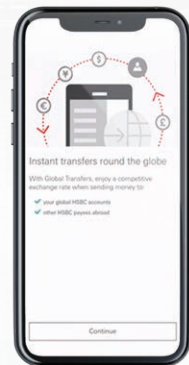
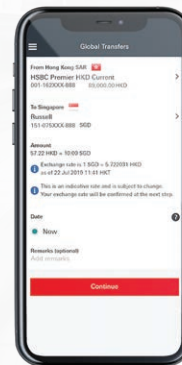
- ◆ **Wherever you need us** - Assist to open an account for free in over 30 countries / regions¹.
- ◆ **Remote account opening** - Assist to open your overseas account in Hong Kong, or apply for one 7x24 through our web-platform without visiting a branch².
- ◆ **Timely, handy, hassle-free** - Pick up your overseas ATM card³ in Hong Kong and get going with your overseas account even before you get there.
- ◆ **Your status recognised everywhere⁴** - Maintain a minimum account balance in just one specific home country / region and enjoy your Premier status wherever you go.
- ◆ **Reference for overseas product application** - Share your credit history⁵ from HSBC Hong Kong 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 Transfers⁶ services.

- ◆ **Instant, free global transfers⁶** to your self-named HSBC overseas accounts.



- ◆ **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 pocket⁷** 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 card¹⁴.



Worldwide support in an emergency

The **Overseas StudySurance plan⁹** covers students who are studying abroad. It includes medical expenses, worldwide personal liability, personal belongings insurance, education fund subsidies and more.

- ♦ **Up to HKD2,500,000 medical cover** for inpatient and outpatient expenses occurring during the study trip.
- ♦ **Comprehensive travel coverage** with 24-hour worldwide assistance hotline and express claims approval service¹⁰.

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

- ♦ **Up to USD2,000** emergency cash⁸ at selected HSBC outlets worldwide for you and your family.





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 mortgage referral service**¹¹ for properties in around 20 countries / regions worldwide¹², including Australia, Canada, the UK and the US.
- ♦ **Self-use and buy-to-let**¹² properties are both accepted.
- ♦ **Manage overseas mortgages locally**¹¹ – 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**¹³ from our renowned overseas property agency partners.
- ♦ **Comprehensive international banking support**, including assistance for overseas account opening¹, foreign exchange and HSBC Global Transfers⁶ 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.

- ♦ **Manage your children's finances with ease** through our children's accounts and international banking services.
- ♦ **Enjoy complimentary consultation services**¹³, offer packages and exclusive events from our education consultancy partners – from choosing an ideal school and applying to lessons and assessments.



HSBC Premier International Education & Lifestyle Privileges Booklet



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

Contact us today to find out more.



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General enquiries:

internationalbanking@hsbc.com.hk

International mortgage enquiries:

hk.ibt.international.mortgage@hsbc.com.hk



www.hsbc.com.hk/international



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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. Overseas account opening is subject to the approval of the overseas HSBC Group entity.
2. Available to HSBC Jade, HSBC Premier and HSBC One customers. This service is available in selected countries / regions only. Overseas account opening is subject to the approval of the overseas HSBC Group entity.
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 Transfers 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/
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. No foreign currency transaction fees will be applied for all your purchases, no matter the currency used.
8. 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.
9. 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.
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 documents as may be required by AXA General Insurance Hong Kong Limited (AXA). Should further information be required, AXA will send a follow up notice to the claimant within 5 working days.
11. 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.
12. This service is available in selected countries / regions only.
13. Exclusive to HSBC Jade clients and HSBC Premier customers. The Bank is not responsible for the quality of services provided by respective partners to customers and we are not liable for any costs, losses or damages suffered by customers for the use of the services. We have the absolute discretion to revise and change the promotional terms and conditions at any time without giving you prior notice. Customers should check the latest details of the offers and related terms and conditions which are made available on our website as soon as practicable. In case of any disputes, the decision of the Bank and/or the respective Partners shall be final and conclusive.
14. Terms and conditions apply.

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