

Information about HSBC Advance statement

1. HSBC Advance statement

Information includes:

- 1. The HSBC Advance Portfolio highlights your overall relationship with us, including your deposits, investments, loans and credit cards under HSBC Advance and other accounts.
- 2. The Portfolio Summary summarises the account balances of your Integrated Account HSBC Advance and other accounts(excluding Passbook Savings accounts inactive for five years or more).
- 3. The HSBC Advance Account Transaction History list out the transaction details of your Integrated Account -HSBC Advance.
- 4. Account information on your other personal sole/joint accounts opened under the same name and same identity number as your Integrated Account - HSBC Advance will be incorporated.
- 5. The Total Relationship Balance includes balances of your sole/joint personal accounts with same name and same identity number as registered with your Integrated Account - HSBC Advance. If your Integrated Account - HSBC Advance is a sole name account, your other joint name personal account balances will also be included.

2. Currency equivalent

This is the balance of your individual assets and portfolio, presented in HK dollar or your selected currency. This conversion is based on the currency's prevailing exchange rate as at the close of business on the statement date. This equivalent balance is for indication only.

3. Insurance

For RetireEnrich Protection Plus / RetireIncome Annuity Plan / EarlyIncome Annuity Plan, the "Sum Insured" amount refers to the initial monthly guaranteed annuity payment.

4. Telephone banking transactions

Transactions marked with are performed through the HSBC Advance phonebanking service.

5. Abbreviations

B/F	- Brought forward	CHF	- Swiss franc	
CCY	- Currency	CNY*	- Renminbi	
DR	- Debit	EUR	- Euro	
Exch Rate	- Exchange rate	GBP	- Pound sterling	
FCY	- Foreign currency	JPY	- Japanese yen	
SID	- Structured Investment Deposits	NZD	- New Zealand doll	
MPF	 Mandatory Provident Fund 	SGD	- Singapore dollar	
AUD	- Australian dollar	THB	- Thai baht	
CAD	- Canadian dollar	USD	- US dollar	
* CNY is the currency code for renminbi (RMB)				

6. MI - Maturity instructions

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2- Renew principal and repay interest/return

3- Repay principal and interest/return

- 4- Other instructions
- * Deposit matured. In the absence of renewal instructions, interest on the due date and thereafter will accrue on the principal amount only. The interest will accrue at the Bank's daily savings deposit rates applicable during the period on and after the due date in respect of the relevant currency concerned.

7. Useful telephone numbers

You can access the services of HSBC Advance through the following telephone numbers:

- HSBC Advance Hotline	(852) 2748 8333
- HSBC Advance Express Stock Order Placement Hotline	(852) 2996 6833

Important note:

- 1. Any errors or discrepancies should be reported to the Bank within 90 days and in this respect your attention is drawn to the Integrated Account Terms and Conditions from time to time in force. For enquiries, please call our HSBC Advance Hotline on (852) 2748 8333.
- 2. For local cheques etc passed to credit and accepted for collection, funds are not available until cleared.
- 3. Information included is for reference only. In particular, transactions performed or instructions received on or about the statement date may not have been taken into account. Where a product or service is not provided by the Bank, customers should check with the product/service provider before relying on any information supplied. Where market prices are quoted, these are indicative only.
- 4. The financial information shown on the front is for the period from the previous statement date for your HSBC Advance up to the date of this statement.
- 5. Please address correspondence to GPO Box 64, Hong Kong.
- 6. For transactions involving currency exchange, the exchange rate is inclusive of a spread as determined by the Bank unless otherwise stated.

Change of Personal Information:

If you wish to change your contact information, please visit www.hsbc.com.hk to update the information.

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