

Home is
where the growth is



Global Private Banking

HSBC Global Private Banking

Enjoy the best of HSBC across the world – our financial strength, global network and expertise are here to serve your needs and those of your family too.

With our 170 years of experience in India as one of the world's leading international banks, our bespoke proposition extends a host of benefits such as a seamless Global Private Banking experience, wealth services, customised lending solutions and curated lifestyle offers.





Enjoy the following exclusive privileges as a Global Private Banking¹ client:

- ◆ **Assistance Par Excellence**
Our dedicated team at your disposal
- ◆ **Bespoke Experiences**
Access to exceptional experiences
- ◆ **Personalised Wealth Management**
Stay connected to opportunities

- ◆ **Tailor-made Financial Solutions**
Superior assistance in fulfilling funding needs
- ◆ **International Services**
Be at home, around the world
- ◆ **Enhanced Everyday Banking**
Unparalleled lifestyle benefits

Assistance Par Excellence

A dedicated relationship management team

Personalised attention from an experienced Global Private Banking Relationship Manager and Client Service Manager, supported by Product Specialists.

Bespoke Experiences

Extraordinary lifestyle and beyond banking experiences

Enjoy access to a technology-enabled lifestyle and travel concierge that provides tailored offers that help you discover, organise and book exclusive and curated dining, travel, entertainment, and lifestyle experiences. Global Private Banking clients also have access to a network of global offers and partners through this international Concierge platform and a complimentary Tax consultancy with Ernst & Young (EY)².



HSBC Concierge, powered by TEN

- ◆ Indulge in priority access to the world's best restaurants, VIP seats, and hospitality packages at all major events worldwide
- ◆ Book your next private charter, yacht, or staycation at the Four Seasons, Oberoi, or Mandarin Oriental with complimentary dining, spa, golf access, and more
- ◆ Travel the world with trips to the Drake passage, Antarctic peninsula, or Song Saa private island
- ◆ Upgrade your wardrobe with coveted Birkin handbags, luxury watches, and exclusive benefits with global luxury brands on platforms such as Farfetch
- ◆ Enjoy 10 complimentary airport assist services across all leading domestic and international airports³.



Exclusive Golfing Privileges

Enjoy an exclusively crafted golfing program with HSBC Global Private Banking

- ◆ Unlimited free coaching lessons
- ◆ Unlimited complimentary games with free cart service⁴
- ◆ Real time bookings with instant confirmation⁴
- ◆ Free access to driving range before you tee off⁴
- ◆ 12 guest games or coaching lessons every year for your friends and family
- ◆ Exclusive discounts on Pro-shops and on drinks and dining when you book a game with us
- ◆ Access to elite tournaments, including 'The HSBC Golf League' where you can network with fellow golfers

All these features are available to you on 'The Golf League App'.

Scan the QR code to download.



Personalised Wealth Management

Enhanced wealth solutions⁵

Co-create a roadmap to optimise your wealth creation, preservation, and transmission goals, through a comprehensive range of global and domestic solutions. Access the full suite of Domestic & Global Investment solutions and Global Investment Insights, unique to HSBC, in addition to the unwavering support of specialists who have access to knowledge inputs from Global Insights and Asset Management teams.

Wealth solutions product suite comprises:

- ◆ Over 500 Mutual Funds⁶
- ◆ Portfolio Management Services⁷
- ◆ Alternate Investment Funds⁷
- ◆ Bonds⁷ (Corporate Bonds/ G-Secs/ Tax Free)
- ◆ Structured Products⁷
- ◆ Comprehensive range of Life Insurance⁵ Products including traditional term, investment-linked and whole life plans



Tailor-made Financial Solutions

Financing solutions⁸

Home Loans, Loan against property, Lending against leased commercial real estate and more:

- ◆ Bespoke and simplified loan eligibility, based on your liquid investments complemented by our in-depth knowledge for servicing large and complex mortgage transactions. Your Relationship Manager and Credit Advisor will work with a Mortgage Specialist to offer support from the initial loan application to the credit approval and disbursement



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- ◆ Loan for purchase of ready & approved under-construction residential properties up to Rs. 40 crores at preferential interest rates
 - ◆ Nil processing fees and credit of up to 0.3% of the loan amount⁹
 - ◆ Home Loan Balance Transfer at attractive rates. Additionally, Home Loan Top Ups up to 150% at the same rate as Home Loans
 - ◆ Smart Home Loans from HSBC that help save on interest payments, thereby, reducing the tenure of the loan

 - ◆ Loan Against Property (LAP) for individuals & entity borrowers:
 - ◆ Loan against Property up to Rs. 40 crores against residential & commercial properties at preferential interest rates
 - ◆ Nil Processing Fees

 - ◆ Term Loan & Overdraft Facility available for entity borrowers

 - ◆ Lending against leased commercial real estate up to Rs. 40 Crores

 - ◆ Loans against shares – leverage your existing investments through HSBC Invest Direct Financial Services (India) Limited

International services

Global Privileges

- ◆ Global Private Banking status for you and your family
- ◆ International account opening assistance before arrival in the destination country
- ◆ Access to International Wealth Hubs
- ◆ International remittance up to USD 250,000 through the Liberalise Remittance Scheme¹⁰ and preferential rates on foreign exchange
- ◆ Send money abroad in over 20+ currencies across 200+ countries – fee free¹¹ through HSBC India mobile app



Enhanced Everyday Banking

The all new metal HSBC Premier Credit Card

Welcome Offer:

- ◆ Epicure membership with offers and benefits across Taj hotels
- ◆ Taj Experiences gift card worth ₹12,000
- ◆ Complimentary EazyDiner Prime annual membership

Rewards:

- ◆ **The world is your playground:**
Forex markup as low as 0.99%, anytime and anywhere globally- no conditions apply!
- ◆ **King size rewards:**
1:1 conversion of reward points to air miles across 20+ airlines and Apple products¹²
- ◆ **Red carpet departures:**
Unlimited lounge access globally and 8 international guest visits
- ◆ This power packed card is available to you at a joining fee of ₹12,000 (applicable post card activation)

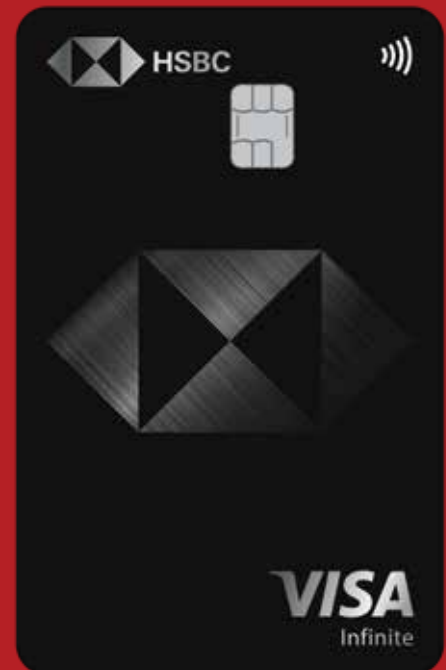


From travel escapades to gourmet dining, your indulgent lifestyle deserves credit card that matches up.

New and exclusive metal HSBC Global Private Banking Debit Card

Avail the HSBC Global Private Banking Visa Infinite Debit Card with no annual fees. This card, which is set up on Visa Infinite platform, extends compelling benefits on travel, shopping, and dining:

- ◆ Avail higher daily purchase limits of up to Rs. 5 lacs
- ◆ Enhanced travel experience with discounts on airport transfers and meet & greet service
- ◆ The Visa Infinite Dining Program extends complimentary drinks / dessert per table at premium restaurants across select luxury hotels¹³
- ◆ Access to 16 complimentary visits annually at participating domestic airport lounges
- ◆ Attractive discounts (up to 25%) across major lifestyle brands as a part of Visa Shopping experiences
- ◆ Online fraud and lost card liability protection via Emergency Services & International Travel Insurance, that allows you to report a lost or stolen card instantly



¹Global Private Banking Eligibility criteria:

Global Private Banking customers are required to maintain a minimum Total Relationship Balance (TRB) of USD 2 Million (or equivalent in INR). We will give you notice of any change in the TRB by displaying on our official website or branches or by any other method as we may determine.

- The TRB shall include the following: Deposits (both local and foreign currency): Current accounts, savings, and deposit accounts.
- Investments⁵ market value.
- Total paid-up life insurance⁵ premium for policies in force. Market value of demat holdings in the depository account held with the Bank.

Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST, and Cess as applicable or Inter-State GST, as applicable, would apply on our fees and charges.

²HSBC customer understands that tax consultation services is solely provided by EY and not by HSBC. By HSBC's referral to EY, HSBC does not accept any responsibility for tax advice provided by EY and any information acted on by you will be at your own risk. HSBC will not be under any obligation to process all transactions basis advice rendered by EY. Tax rules vary in each country/region. It is important to seek professional advice. It's your responsibility to disclose your income to the authorities in countries/regions where you have tax obligations.

³Lounge access is available on your HSBC Premier Credit Card. In case of cancellation/ reschedule please inform HSBC Concierge 72 hours prior, else it will be treated as a no show and considered a consumed service.

⁴Benefits available at select golf courses.

⁵Disclaimer for investment and insurance

- The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) currently offers investment products from third party entities registered and regulated in India. Investments are subject to prevailing market conditions/external factors. Mutual Funds are subject to market risks. Please read the Statement of Additional Information (SAI)/Key Information Memorandum (KIM)/Scheme Information Document (SID) and addendums carefully before investing.
- Insurance is the subject matter of solicitation. HSBC India having its registered office at 52/60, M. G. Road, Fort, Mumbai - 400 001, is the Corporate Agent (Registration No.: CA0016) of Canara HSBC Life Insurance Company Limited (IRDAI Regn.No.136) having its head office at 139P, Sector 44, Gurugram - 122003, Haryana (India). HSBC India does not underwrite the risk or act as an insurer. Purchase of any insurance products by a bank's customer is purely voluntary and is not linked to avilment of any other facility from the Bank. The contract of insurance is between the insurer and the insured and not between the Bank and the insured. For more details on risk factors, terms and condition, please read the sales brochure carefully before concluding a sale.
- The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) is a distributor of select mutual funds and a referrer of other investment products from third party entities registered and regulated in India.
- Fund investments are subject to market risks, read all scheme related documents carefully.
- HSBC India does not distribute investment products to those persons who are either the citizens or residents of United States of America (USA), Canada, Australia or New Zealand or any other jurisdiction where such distribution would be contrary to law or regulation.
- ⁶500+ funds include both Whitelist and Non-Whitelist funds. Whitelist Funds (WL) are mutual funds which have undergone internal assessments by HSBC India and accorded specific Product Risk Ratings. Such funds are offered to customers to invest, both pursuant to investment planning discussions and on a 'Do It Yourself' basis, without any recommendation or advice from HSBC India. Non-Whitelist Funds (NWL) are mutual funds which are available to customers to invest only on a 'Do It Yourself' basis on our online platform, without any recommendation or advice from HSBC India. HSBC India has not accorded specific Product Risk Ratings to these funds. View the list of Whitelist Mutual Funds [here](#) and Non-Whitelist Mutual Funds [here](#).
- ⁷Referral shall be made on request

Disclaimers for Financing solutions:

⁸Please speak to your Relationship Manager for more offer details and T&Cs

All loans are subject to Terms and Conditions and are at the sole discretion of The Hongkong and Shanghai Banking Corporation Limited, India (HSBC).

Currently Home Loan is available to applicants and for properties in and around the city limits of (sourcing cities) Mumbai, New Delhi, Gurgaon, Noida, Bengaluru, Pune, Chandigarh, Jaipur, Ahmedabad, Chennai, Hyderabad, Kolkata, Kochi and Coimbatore; and are subject to change from time to time.

⁹Credit up-to 0.3% of the loan amount is subject to:

- ◆ Maharashtra, Ahmedabad: Bonanza of up to 0.3% of the loan amount
- ◆ Bengaluru: Bonanza of up to 0.2% of the loan amount
- ◆ Chennai: Bonanza of up to 0.3% of loan amount OR INR25,000 whichever is lower
- ◆ Hyderabad: Bonanza of up to 0.3% of loan amount OR INR50,000 whichever is lower
- ◆ Jaipur: Bonanza of up to 0.15% of loan amount

Others:

¹⁰Refer to the latest guidelines on limits and taxes applicable for LRS on www.rbi.org.in

¹¹Most HSBC to HSBC transfers are fee-free, but some intermediary banks may charge fees. You can see an estimate of the applicable fees when you review your transfer. The actual amount is subject to the intermediary bank and will be debited after you've confirmed your transfer. Some banks may charge for incoming international transfers. Your payees will need to check with their banks on these charges as they vary and will be debited from the payee's account.

We are unable to advise you on the fees applied by other banks for payments sent through Global Money Transfers.

¹²Through imagine vouchers.

¹³Luxury hotels like Taj, St. Regis, Hyatt, Leela, Hilton, these are subject to additions or changes from time to time.

Global Private Banking General Terms and Conditions

In these terms and conditions, "you/your/customer" refers to you, your joint account holder or your authorised person who are Global Private Banking customers of the Hongkong and Shanghai Banking Corporation Limited, India ("Bank"). In these terms and conditions "we/us" refers to the Hongkong and Shanghai Banking Corporation Limited. The services we provide to you as a Global Private Banking customer are governed by these general terms and conditions. The terms and conditions governing your account and any other services or products obtained from the Bank shall continue to apply, and these general terms and conditions are in addition to the same. In case of any inconsistency between these general terms and conditions and the terms and conditions governing the accounts and other services or products, these general terms and conditions shall prevail in respect of the services provided to you as a Global Private Banking customer.

As a Global Private Banking customer, you have access to benefits, privileges, and exclusive products. Please contact your dedicated relationship manager for information about the prevailing benefits, privileges, and exclusive products available to you. We may change, add to, or withdraw any of these benefits, privileges, and exclusive products from time to time and give you notice of such change by displaying on our official website or branches or by any other method as we may determine. From time to time, we may introduce you to other Private Banking privileges and service provided by third parties. Any services provided by third parties are subject to their terms and conditions and we will not be liable for any loss you incur in connection with such services.

The Bank will notify you of any changes in these general terms and conditions pertaining to Global Private Banking with prior notice. Your admission to Global Private Banking is at the discretion of the Bank. We may end your Global Private Banking membership at any time and will notify you. You may end your Global Private Banking membership by giving us written notice.

Eligibility criteria:

Global Private Banking customers are required to maintain a minimum Total Relationship Balance (TRB) of USD 2 Million (or equivalent in INR). We will give you notice of any change in the TRB by displaying on our official website or branches or by any other method as we may determine.

- ♦ The TRB shall include the following: Deposits (both local and foreign currency): Current accounts, savings, and deposit accounts.
- ♦ Investments market value.
- ♦ Total paid-up life insurance premium for policies in force.
- ♦ Market value of demat holdings in the depository account held with the Bank.

Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST, and Cess as applicable or Inter-State GST, as applicable, would apply on our fees and charges.

Terms & Conditions for NRIs

Non-Resident Indian (NRI) account and /or deposits are under the Reserve Bank of India programme for Non-Resident Indians and are governed by the rules in effect from time to time relating to such programmes, are subject to the sovereign risk arising from and governed by the laws of, or any changes to the laws of India.

NRI deposits/ accounts are held with The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) and are not insured by any insurance company or corporation outside India and are payable only at the branch of the Bank in India where the deposit is made.

Approved for issue in the UK by HSBC Bank plc. 8 Canada Square, London E14 5HQ. Deposits/investments made with non-UK members of the group do not benefit from the protection provided under the UK Financial Services and Markets Act 2000, including the UK Financial Services Compensation Scheme.

NRI deposits with the Bank in India are not insured by Federal Deposit Insurance Corporation (FDIC) of the USA, nor by any other insurance company or corporation outside India and are payable only at the branch in India where the deposit is made.

Under current US tax laws, US citizens and residents are subject to tax on their worldwide income. You should consult your tax advisor for the US treatment of income from these deposits.

NRI accounts and services are offered by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India). HSBC India is a branch of The Hongkong and Shanghai Banking Corporation Limited. The Hongkong and Shanghai Banking Corporation Limited has a Representative Office in the UAE licenced by the Central Bank of the United Arab Emirates.

Deposits/accounts held with HSBC India are not protected deposit and are not protected by Deposit Protection Scheme in Hong Kong.

For Residents within Kingdom of Bahrain, we remind you that deposits made with HSBC India do not benefit from the protection provided under the Deposit Protection Scheme established by the Central Bank of Bahrain regulation concerning the establishment of a Deposit Protection Scheme and a Deposit Protection Board.

NRI services are provided by HSBC India. HSBC India is the branch of The Hongkong and Shanghai Banking Corporation Limited and HSBC India is not regulated in Canada. NRI deposits with the Bank in India are not insured by Canadian Deposit Insurance Corporation (CDIC), nor by any other insurance company or corporation outside India and are payable only at the branch of the Bank in India where the deposit is made. You should consult your tax advisor for the Canada treatment of income from these deposits.

Deposits and accounts held with HSBC India are not protected by the Australian Financial Claims Scheme.

