

Key things you should know

1. The Hongkong and Shanghai Banking Corporation Limited, India, having its India corporate office at 52/60, Mahatma Gandhi Road, Fort, Mumbai - 400 001 (hereinafter referred to as "HSBC India") offers a broad range of Wealth Management Services to its customers (hereinafter referred to as "you" or "your"). If you desire to avail of Wealth Management Services from HSBC India, you shall be bound by the Terms and Conditions for Wealth Management Services, which is displayed on the website of HSBC India, www.hsbc.co.in ("Website"). You are requested to read and understand these Terms and Conditions before you start availing the Wealth Management Services offered by HSBC India.
2. Investments in mutual fund schemes are subject to market risks. This means that both, the principal invested by you and the performance of the mutual funds, are neither assured nor guaranteed.
3. All mutual funds do not carry the same risks. There are a number of risks that you should be aware of, before you decide to invest. In addition to the documents provided by HSBC India, do refer to scheme specific documents for each scheme of mutual fund issued by the mutual fund house/Asset Management Company (AMC) for a detailed list and full explanation of the risks involved in investing in the scheme. Scheme specific document from the AMC includes Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM) and addendums thereto issued from time to time (Scheme Specific Documents).
4. In the Capital Protection Oriented Fund category (close-ended), HSBC India only distributes products from HSBC Mutual Fund and does not offer products from other mutual fund houses.
5. HSBC India does not conduct any due diligence on the products of HSBC Mutual Fund, as the same are a part of the HSBC Group and are governed by internal parameters. As regards mutual fund schemes managed by other third party AMCs distributed by HSBC India, the due diligence is undertaken by a team based on various internal product parameters.
6. There are costs (fees, charges, expenses, etc.) associated with investing in and exiting from a fund. Costs incurred by you would include charges levied by mutual fund and charges, if any, payable to HSBC India for availing Wealth Management Services. You should refer to the Tariff Plan for Wealth Management Services issued by HSBC India (available on our Website) and the Scheme Specific Documents for the respective mutual fund and carefully consider the costs prior to taking an investment decision.
7. You should refer to the Scheme Specific Documents for a detailed understanding of the tax implications on the fund, and any effect that they may have on your personal finances. HSBC India does not provide tax advice and it is recommended that you consult your tax advisor with regards to the same. The tax benefits and implications mentioned in any marketing material provided by the mutual fund house are as per the prevalent applicable tax laws and are subject to change.
8. HSBC India endeavours to suggest a range of products available with HSBC India under the Wealth Management Services that may be suitable for you based on your financial needs, risk profile, investment objectives and other information you provide. The decision to invest in the products recommended by us finally rests with you.
9. Insurance products are suited to address long-term protection and financial planning needs, such as securing your family's lifestyle, children's education planning and retirement planning.
10. All your health related details must be correctly disclosed in the policy application documents, when applying for an insurance policy.
11. It is important to pay your premiums regularly and on time. If premiums are not paid as per policy terms, the policy will be discontinued and your life cover benefits will cease.
12. Returns on unit linked insurance policies are subject to market performance and therefore are not guaranteed.
13. With respect to insurance products, you must go through the sales brochures, documents, and other details available on the Website of HSBC India and the product related documents published by the issuer of the product(s) in order to have a complete understanding of product features such as charges, lock-in period, etc., of the policy that you wish to purchase.

