



**Because you don't just build wealth,  
you build memories.**

Wealth management solutions from HSBC.

HSBC 

## Key things you should know

1. 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 by HSBC.
2. 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 HSBC's documents, do refer to all scheme specific documents from the Asset Management Company (AMC) for a full explanation of such risks. Scheme specific document from the AMC includes Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM) and addendums.
3. For product categories such as Liquid/Cash Fund and Close-ended debt funds (Fixed Term Funds/Fixed Maturity Plans, Capital Protection Oriented Plans, etc.), HSBC India only distributes products from HSBC Mutual Fund and does not offer products from other Mutual Funds.
4. HSBC does not conduct any due diligence on the products of HSBC Asset Management (India) Private Limited, as the same are a part of the HSBC Group and are governed by internal parameters. As regards other third party investment products offered through HSBC, the same are researched by a team based on various internal product parameters.
5. There are costs (fees, charges, expenses, etc.) associated with investment in a mutual fund and exiting from it. Costs incurred by investors include charges levied by mutual fund and charges payable to HSBC. Investors should carefully consider these costs when making an investment decision.
6. You should refer to the scheme specific documents for a detailed understanding of the tax implications on the mutual fund, and any effect that they may have on your personal finances. HSBC India does not provide tax advice and we recommend that you consult your tax advisor with regards to the same. The tax benefits and implications mentioned in any marketing material provided by the AMC are as per the prevalent applicable tax laws and are subject to change.
7. We endeavour to suggest a range of products that may be suitable for you based on your financial needs, risk profile, investment objectives and other information provided by you. The decision to invest in the products recommended by us finally rests with you.
8. Life 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.
9. General Insurance products are suited to address your retail protection needs, such as securing your property, private car, health protection and offering cover to yourself and family while travelling overseas.
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 by the Insurance Company and your life cover benefits will cease to exist.
12. Returns on unit linked insurance policies are subject to market performance and therefore are not guaranteed.
13. You must go through the sales brochures, documents and our website [www.hsbc.co.in](http://www.hsbc.co.in) to have a complete understanding of product features such as charges, lock-in period, etc., of the policy that you wish to purchase.
14. Purchase of the insurance product is purely voluntary and is not linked to availment of any other facility from the Bank.

Dear Customer,

We believe in building a relationship with you that enriches every other relationship in your life, which is why we provide financial opportunities that help you to manage and potentially grow your wealth.

**Our wealth management services draw their strength from the 3 pillars:**

1. Gaining customer insight.
2. Connecting to global opportunities.
3. Providing wealth management solutions suited to customer needs.

Our wealth management services assist you with planning your finances for the future.

Yours sincerely,

HSBC Wealth Management Team



**Because your little ones have big dreams.**

## **We start with gaining customer insight**

**Our financial planning tool called 'Goal Planner' will help you to manage your financial needs:**

This tool offers you:

- **Detailed financial analysis**  
Know your needs, goals and preferences with our detailed fact finder.
- **Risk profiling**  
Find out your risk tolerance with our risk assessment tool.
- **Tailored wealth solutions**  
Appropriate solutions are recommended by the tool according to your needs, risk profile and investment objectives.
- **Financial planning reports**  
At the end of your planning session you will receive a copy of the Goal Planner report that will provide you with an overview of your financial position, your financial needs and recommended solutions.

## **We connect you to global opportunities**

We are backed by global research capabilities in wealth management which enable us to offer products that seek to capitalise on opportunities beyond local markets.



**Because retirement is when you rediscover yourself.**

## **We offer solutions**

Our HSBC Relationship Managers, who are trained and accredited will guide you with your investment decisions. They shall offer suitable solutions based on individual needs, risk appetites and investment objectives, namely:

- Protection for your family
- Education planning for your children
- Retirement planning
- Managing and growing wealth

Our wealth management solutions include a range of investment and insurance products from trusted partners. We also offer access to seamless banking services and a secure online platform to take care of your investments.

### **Mutual Funds**

We offer a list of select mutual fund products, which is based on in-house research methodology in line with various investment needs such as wealth creation, growth and liquidity. These select funds have been included after considering various quantitative and qualitative factors, including past performance and observed investment style based on data which HSBC believes to be accurate.

### **Systematic Investment Plans**

We offer you the flexibility of investing through Systematic Investment Plans (SIPs) of various AMC's. SIPs are small and disciplined investments in mutual funds that can be executed through HSBC on a monthly or quarterly basis. Over a period of time, the cumulative investments, could compound into a large sum.

#### **SIPs help you with:**

- Power of compounding
- Repeated regular investments compound the benefits

#### **Disciplined approach**

- Investments can be made at regular intervals (monthly or quarterly)
- Sentiment-driven purchases are avoided

#### **Convenience**

- Small amounts can be invested (monthly or quarterly)
- Facility of directly debiting your HSBC Bank Account



**Because loving them brings the responsibility of protecting them.**



## **Life Insurance**

We believe in building a relationship with you that enriches every other relationship in your life. Insurance options from HSBC offer a wide range of flexible life protection products for you and your family. Our RMs would take you through a financial planning journey and recommend Protection solutions that are recommended keeping in mind your financial needs, risk appetite and investment horizon. We offer a range of life insurance products from Canara HSBC Oriental Bank of Commerce Life Insurance Company such as Unit Linked Insurance Plans (ULIPs) and Traditional Plans that fulfil the needs of our customers.

## **General Insurance**

We offer a range of general insurance products from Bharti AXA General Insurance Company. You have the option to choose from a range of General Insurance products from motor, travel, health, Home content, accidental insurance and others.

## **Technology Solutions**

The Wealth Dashboard and Retail Investment System (RIS), offered through HSBC's Personal Internet Banking, provide the convenience to take informed financial decisions, as you stay updated on the markets and your investments through HSBC. Do ensure that you are registered for Internet Banking to avail of the same.

**The Wealth Dashboard enables you to:**

- **View current holdings** - See the details of your mutual fund holdings, term deposits, savings/current account balances and demat account balance held under the same Customer ID
- **View realised gain/loss** - View details of mutual fund investments where capital gain/loss have been realised and dividend payouts have been received, for the last 2 years
- **View transaction history** - See details of mutual fund transactions done in the last 2 years, or check transaction details during a selected time period (within the last 2 years) or specific mutual fund scheme or transaction type
- **Analyse and compare** - Analyse and compare performance of various mutual fund schemes
- **Create my watchlist** - Create a watchlist of your chosen mutual fund schemes to track their performance
- **Assess your risk profile** - Answer a set of questions to determine your risk profile towards investment
- **Get the latest news** - Keep a tab on the latest news and updates of the financial markets with the 'Market News' functionality

To access the Wealth Dashboard platform, you will need to be registered for HSBC's Personal Internet Banking, on login click on 'Wealth Dashboard' on the left hand navigation menu.

With RIS you can transact in mutual funds by clicking 'Mutual Funds' on the left hand navigation menu on HSBC's Personal Internet Banking.

## To know more

**Contact** your HSBC Relationship Manager or

**Visit** the nearest HSBC branch or

**Visit** our website [www.hsbc.co.in](http://www.hsbc.co.in)

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Investment services are subject to prevailing market conditions/external factors. HSBC currently offers investment products from third party entities registered and regulated in India.

Mutual fund investments are subject to market risks. Please read, the Scheme Information Document (SID), Statement of Additional Information (SAI), Offer document, Key Information Memorandum (KIM) and addendums, as applicable, issued from time to time, carefully before investing.

HSBC does not distribute wealth management products to those persons who are either the residents or citizens of United States of America (USA), Canada, Australia or New Zealand.

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Wealth Management Services are offered to HSBC customer only.

Insurance is the subject matter of solicitation.

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Life insurance products are offered and underwritten by Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited (IRDAI Regn. No.136), 2<sup>nd</sup> Floor, Orchid Business Park (Near Subhash Chowk), Sector-48, Sohna Road, Gurgaon - 122 018, Haryana, India and General insurance products are offered and underwritten by Bharti AXA General Insurance Company Limited (IRDA Regn. No. 139) 1<sup>st</sup> Floor, Ferns Icon, Survey No. 28, Off Outer Ring Road, Doddanekundi, Bengaluru - 560 037, India.

