



Live *beyond boundaries*



HSBC
Premier

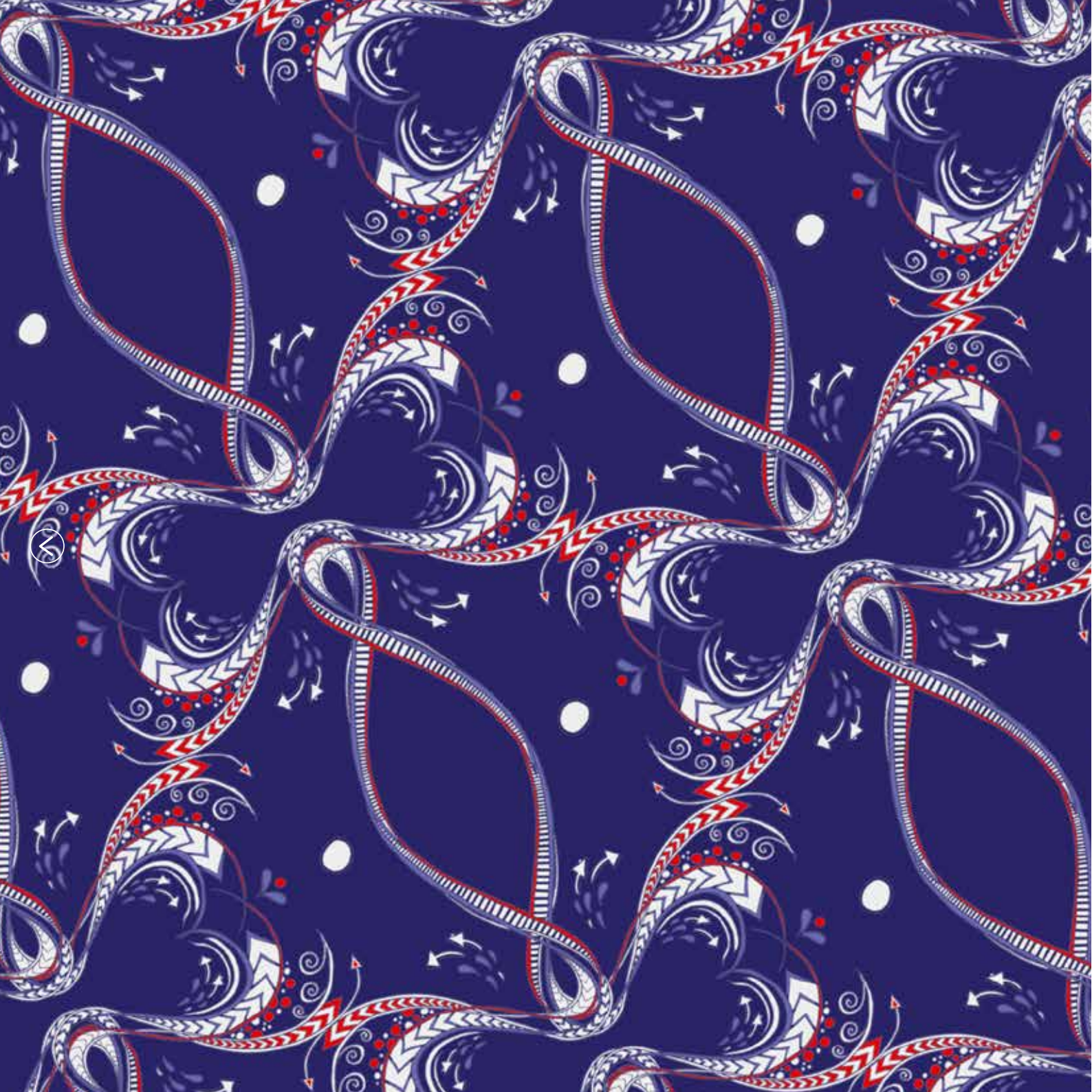


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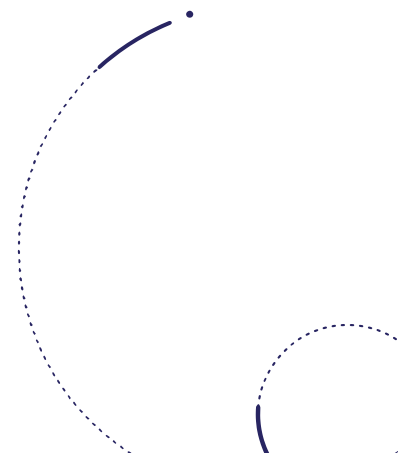
Wealth Management services

Property needs

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HSBC Premier MasterCard Credit Card

Premier privileges and offers





For a life of *fulfilment*

Fulfilment doesn't come from a narrow focus. It comes as a result of living beyond boundaries, made up of your family, your home, your aspirations and your experiences. Your financial decisions take on a lot more meaning when they're more than just your own.

In a world that's always changing, it pays to be prepared. To help you make the most of your full life, we've designed a suite of tailor-made services that not only enriches your life, but also the lives of the ones closest to you.

Live a life beyond boundaries in your ever-evolving world, with HSBC Premier.

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Premier for you and *your family*

Your full life is made up of more than just yourself, and your family's success is just as important to us as it is to you. When you can share the same priority services that you enjoy, you can be rest assured that the people you care about are always taken care of.



When family comes *full circle*

Premier for the whole family

You can share your **Premier status with your spouse and children, (aged up to 30 years) so that** they too can enjoy an array of the personalised services that you do! And not just that, with our philosophy of 'Once a Premier, always a Premier', **your Premier status will be recognised all across the globe***, no matter where you go.

Dedicated family Relationship Manager and Service Managers

As a Qualified** Premier customer, you will have a dedicated Relationship Manager to assist in you family's day-to-day banking needs.

Goal planning for growing your family's wealth

Speak to your dedicated Relationship Manager to undergo your Goal planning journey and discover our comprehensive suite of investments solutions, including: education, insurance, retirement, legacy and wealth management.

*In all countries where HSBC offers Premier.

** Customers who meet Premier eligibility criteria





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Following your *footsteps*

Premier NextGen for your children up to the age of 30

With Premier NextGen, you can teach your children how to save and manage their spending, thus giving them more independence as they grow up.

As a qualified Premier customer, your children whose accounts are linked to your relationship can enjoy a range of exclusive benefits including Global Premier status, worldwide privileges, and preferential pricing across products.

- ◆ Goal planning for your children's future
- ◆ Empower your child to spend responsibly with Premier Platinum Debit card issuance at the age of 16 years and Premier Credit Card at 18 years
- ◆ Offers for your children through our local and global partners across overseas education, entertainment and more





International Privileges

It is impossible to predict the future in a world that's always changing, always evolving. But, it's always possible to be prepared for it. Be it your global ambitions or your children's ambition to realise their own career trajectories anywhere across the globe, HSBC Premier lets you access the full functionality of a banking service that transcends all borders and boundaries.

International Privileges & Worldwide Assistance

- ◆ Global Premier status giving you Premier banking services in all markets where you bank with HSBC
- ◆ Global View and Global Transfer to manage your worldwide HSBC accounts and make real time transfers across geographies
- ◆ International account opening assistance in destination country prior to arrival
- ◆ Global investments - access to global solutions such as multicurrency offerings, global fixed income solutions available in key wealth hub markets like Singapore, UAE and more
- ◆ Online international remittance up to 2,50,000 USD per financial year under the Liberalized Remittance Scheme (LRS) for overseas education expenses, investment abroad, and more
- ◆ Preferential rates on foreign exchange for HSBC Premier customers

Emergency Services

- ◆ Emergency Premier credit card replacement to use on the next day
- ◆ Emergency encashment up to USD 2,000 at any overseas HSBC branch
- ◆ International Travel Insurance* for both children and parents

*HSBC Premier credit cardholders are covered for up to 1crore in the event of loss of life in an air accident





How HSBC Premier helps you fulfill your International needs

Worldwide remittance
under Liberalized Remittance Scheme to meet your needs outside India



Child's overseas
education



Maintenance of close
relatives abroad



Purchase of property
abroad



Personal or business-
related travel



Emigration



Gift or donation



Local account

For financial
needs in India



Global Premier
status
connects
you with the
world of
privileges



Assistance in International account opening

through IBC*
for you and your
family abroad

Global View and Global Transfer
to help you manage worldwide accounts and make free-fee real time
transfer with one single sign on

* IBC – International Banking center



$x = 60^{\circ}59$

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Overseas education Assistance

Let your kid's education go beyond border with a range of specialised services to make overseas education so much easier.

- ◆ Assistance in Overseas Account opening* in destination country before leaving India
- ◆ Supplementary debit and credit cards ready to use on arrival in foreign countries
- ◆ Payment of university fees and accommodation expenses via online remittances up-to USD 25000 under LRS
- ◆ Preferential rates on foreign exchange, loans, remittances and fees
- ◆ Secured Loan for Education with competitive interest rates and higher amounts with a Loan Against Property.
- ◆ International Travel insurance up to INR 1 Crore via HSBC Premier credit card
- ◆ Overseas education partners offering online learning courses from young to professional learners across foreign language, graduation packages, advice on university admission process ,university payments and scholarship programs across the globe.

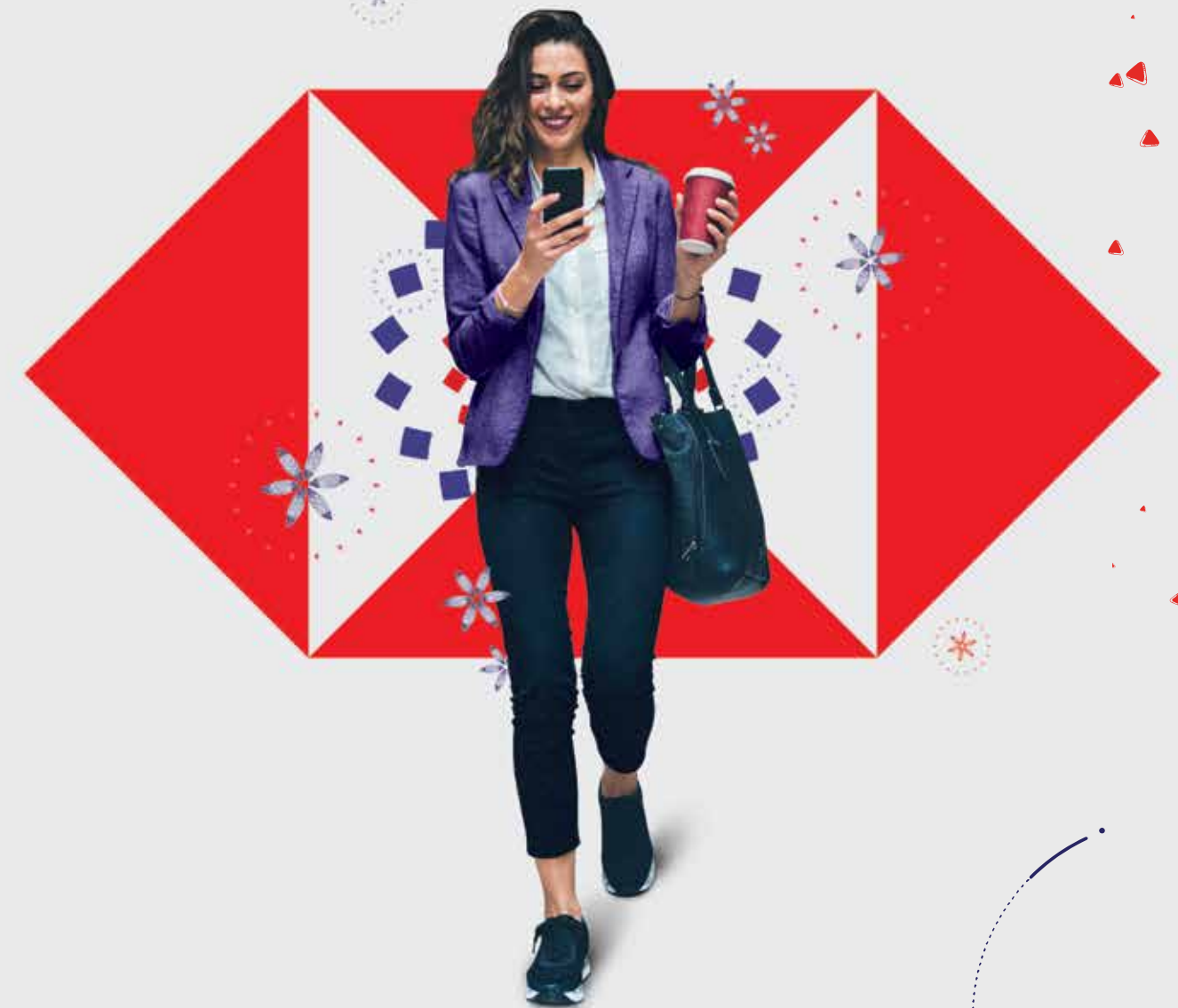
*through International Banking center (IBC)

Wealth Management *onshore* and *offshore*

Life is a journey of many – of challenges and opportunities yet to explore.

HSBC Premier provides you access to a dedicated relationship manager, and team of experts. We want to be there for you at every stage of your life wherever life takes you – from planning your important days like marriage, moving aboard, planning for your children's future to managing your wealth, providing all-round protection for your family and beyond.

We are with you, every step of the way - be it in India or overseas.





Wealth Management services

- ◆ Digital Wealth Management Account Opening through HSBC India Mobile App and Online Banking
- ◆ Holistic view of your investment portfolio with the Digital Wealth Dashboard
- ◆ Bespoke solutions that suit you and your family's unique and distinct investment needs
- ◆ Enhanced Mutual funds Offering through Unit Trust Browser (UTB) with over 400+ Mutual funds online for you to view, transact, create a watch list, and more on the go
- ◆ Portfolio Management Services (PMS) via referral services through our referral partners
- ◆ Loan Against Securities (LAS) to meet your immediate cash and liquidity needs
- ◆ Access to Global Wealth Insights through our world class and exclusive analysis
- ◆ Exclusive Wealth seminars by our Global and Local wealth experts, curated especially for you

International Wealth HUB

- ◆ Assistance in priority international account opening with a multi-currency account that supports 11 currencies.
- ◆ Access to global investment solutions

* LAS is provided by our Group entity HSBC InvestDirect Financial Services (India) Limited

HSBC

Premier MasterCard Credit Card

Features and Benefits

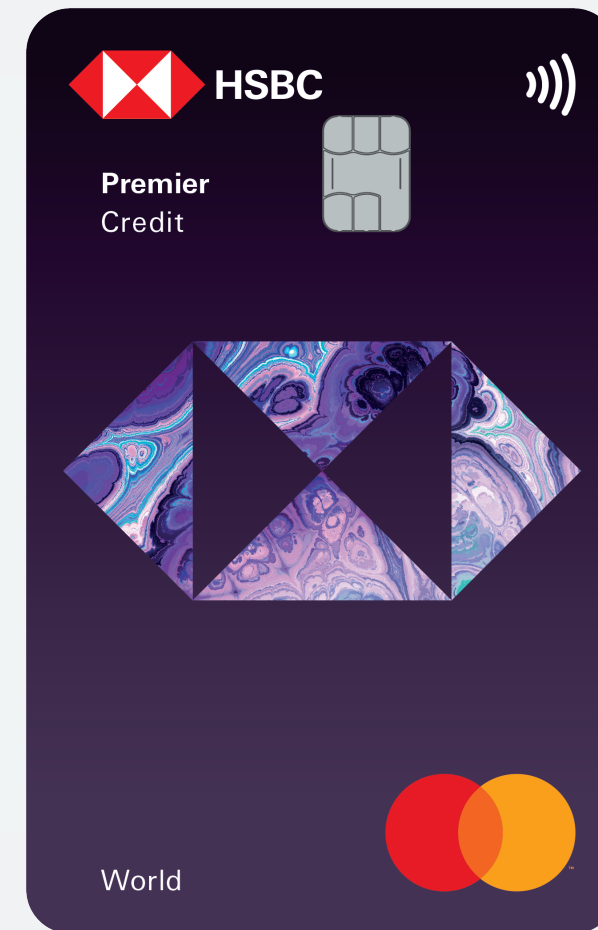
- ◆ Best-in-class foreign currency markup fee of 1.99%
- ◆ 1% fuel surcharge waiver
- ◆ Complimentary access to 2 international and 24 domestic airport lounges in a calendar year
- ◆ **Complimentary 1-year Golf Pass membership**
Discounted green fee with access to select premium golf courses in India
- ◆ **Best-in-class rewards redemption:**
1 reward point = 1 Taj Inner Circle Point
1 reward point = 1 Kris Flyer Mile (Singapore Airlines) and Avios Mile (British Airlines).
- ◆ Replacement HSBC Premier MasterCard® for use on the next day or an emergency cash advance[#]
- ◆ Online fraud protection and lost card liability cover up to INR 3 lakh
- ◆ Exclusive global partnership offers* across travel, health & well-being and overseas education courses

Exclusive Welcome Offers:

- ◆ Taj Epicure membership (worth INR 25,000) on spending INR 10,000
- ◆ An additional free night-stay at select Taj hotels on spending INR 50,000

[#]Pending delivery of the replacement card

^{*}Visit www.homeandaway.hsbc.com/in/en-gb/ to know more





Personalized and *Effortless banking*

Personalized service

All Qualified Premier customers get access to personalized service and assistance by our dedicated Relationship Manager and Service Manager, supported by expertise from Investment counsellors and Asset specialists

HSBC Premier Platinum Debit Card

- ♦ ATM withdrawal limit and purchase transaction limit of INR 2.5 Lakhs per day.
- ♦ Set transaction limits and permitted transaction types for your and your children's card to keep your cards even more secure
- ♦ Globally accepted with overseas POS transaction limit of USD 1500
- ♦ Maximum insurance cover of INR 5 Lakhs to protect you from financial liability covering lost card, skimming and online fraud

Digital banking privileges

- ♦ Easily manage your local and international payment limits and your card spends for both debit or credit card through a few clicks any time, anywhere on our HSBC India Mobile App
- ♦ Online tax payment through net banking payment gateway



Premier privileges for you

At HSBC Premier, we are committed to bringing you and your loved ones unique and memorable experiences. From everyday help and advice to fulfilling extraordinary requests, your global concierge is here to help you bring exceptional stories to life.



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Premier Privileges and Lifestyle Benefits

24X7 Global Concierge service

Global Travel and Medical Assistance

- ♦ Curate an extensive itinerary for any destination
- ♦ Book from 500 plus properties globally
- ♦ VIP Airport services, Meet and Greet and Lounge transfersie itinerary
- ♦ Medical service provider referral
- ♦ Arrangement of hospital and emergency services
- ♦ Legal referral, lost document advice & more

Gifting & Dining

- ♦ Send gifts and flowers across the globe
- ♦ Access to 100+ restaurants in India with discounted benefits or equivalent

Experiences

- ♦ Access to VIP events within India and abroad
- ♦ Virtual events and tours @home
- ♦ Private bespoke Golf events

Global Hotels program

- ♦ Expert recommendations, luxury accommodation and premium benefits with our global hotel partners
- ♦ Services like stay credits, upgrade to next category of rooms, best rates and late check-in / check out available

Health & Wellness

- ♦ GP consultations with Experienced doctors
- ♦ Special packages from Diet & Nutrition experts
- ♦ Digital health records offered at a discount
- ♦ Medical 2nd opinion from leading institutions across the globe
- ♦ Complimentary stay at Ananda in the Himalayas.

Exclusively for Premier

Tax consultation services provided by Ernst and Young LLP India

- ◆ A one-hour complimentary consultation call with EY to help you understand key tax laws , generic information and guidance on Indian tax regulations.
- ◆ In case of further consultation or advice, you may enter into a contract with EY and avail their services.
- ◆ Assistance on domestic and overseas assets tax related queries

Mortgage and Property assistance

- ◆ Availability of Smart Home account with an overdraft limit to help you reduce the quantum of interest paid and thereby reduce the tenure of your loan.
- ◆ A team of mortgage specialists that help meet your property need.
- ◆ Best in class rates and preferential pricing on our mortgage and lending products.
- ◆ Exclusive offer of Up to 40% discount on Property Management services with Indiassetz as HSBC Premier — Access to real estate and portfolio management services & legal assistance for property purchase using HSBC Premier debit/ credit card



Premier Partnership offers

Education

British Council
20% discount^ on select courses

Others

The Economist
50% off digital subscription

Taj
25% instant discount +
5% additional cashback at Taj -
Qmin for food home delivery orders

Travel

Marriott
Pay 2 nights + 1 complimentary
night stay

Hilton
Room upgrade | Complimentary
breakfast | Best rates | Free wifi

Avis
#25% off
Meet and Assist with discounted
pricing

Health & Wellness

PharmEasy
Up to 20% off

Healthkart
Up to 50% off

Lifestyles

Tata CLiQ
10% off

3min
25% off + 5% cashback

Ritu Kumar
10% off

Bookmyshow
Buy-one-get-one-free
movie tickets

Eligibility

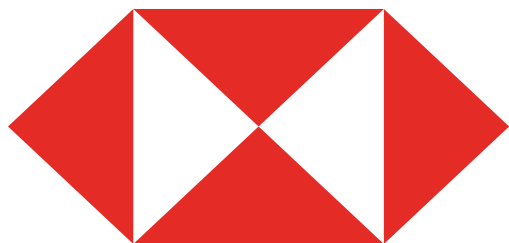
HSBC Premier Eligibility criteria:

- ◆ Maintain a quarterly Total Relationship Balance (TRB #) of INR 4,000,000 (Rupees four million only);
OR
- ◆ HSBC Premier mortgage criterion: Have a mortgage relationship with disbursal of INR 11,500,000 (Rupees eleven million five hundred thousand only) or more with HSBC India;
OR
- ◆ HSBC Premier Corporate Employee Program (CEP) criterion: Hold a corporate salary account under HSBC CEP in India with a net monthly salary credit of INR 300,000 (Rupees three hundred thousand only) or more into the account

HSBC Premier Next Gen Eligibility criteria:

- ◆ Children up to age 30 years old can be added to a relationship where parents meet and maintain Premier Eligibility*





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