

Premier at  
a glance



HSBC

| Opening up a world of opportunity

**Premier**

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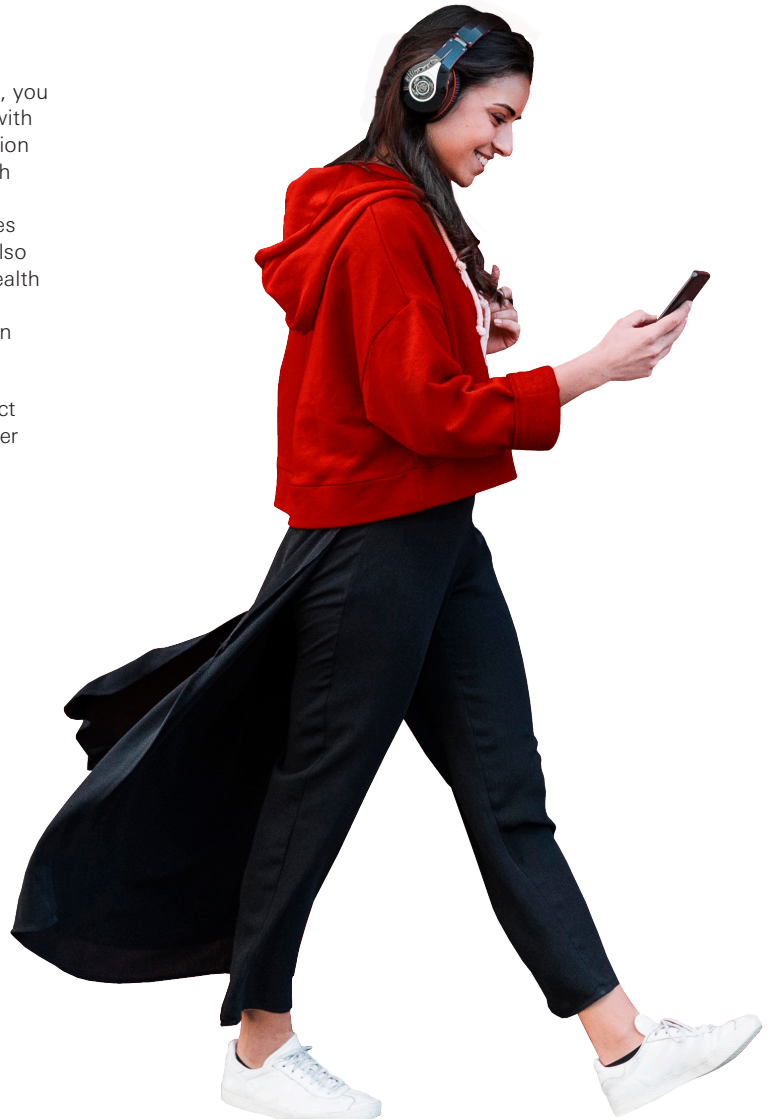
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# An introduction to your Premier service.

This handy 'Premier at a Glance' document contains all the information you need to make the most of HSBC Premier. In it, you will find specifics on the benefits and services you can enjoy with your Premier Proposition, including our International Recognition and Support, and how best to enjoy International Services with crossborder wealth management solutions. You will also find information of how your HSBC Premier Credit Mastercard gives you the best rewards programme and benefits. And you will also learn how best to leverage our most comprehensive global wealth management services. Please refer to the relevant sections of the guide and related Terms and Conditions for more details on Premier services.

And remember, any time you have a question, feel free to contact your Premier Relationship Manager or our dedicated 24/7 Premier Customer Service on +(356) 2148 9100.



# Your bank around the world.

## **Feel at home wherever you are**

Exploring the world out there inevitably involves an element of the unknown – isn't that one reason why we do it? But a little extra peace of mind never went amiss.

That's why wherever you are in the world, whether you are travelling for business or leisure, as an HSBC Premier customer you will always be sure of a warm welcome, emergency priority service, and unrivalled local support. And the same goes for your family.

No other bank can offer this service, because no other bank possesses the globally linked-up capabilities of HSBC Premier.

## **International recognition**

No other bank recognises you like HSBC. Through various centres across the globe we're making the world more accessible whether you are home or travelling abroad. Walk into any of HSBC's branches anywhere in the world, show them your HSBC Premier Card, and you'll immediately be made to feel at home.

Whenever you travel, you can expect international recognition and personal support worldwide. Peace of mind that opens up new opportunities and new experiences.

## **Global network of local centres**

At the heart of HSBC Premier linked-up banking lies a network of International Premier Centres which you will find in key major cities worldwide.

In every single one of them, you will be recognised by someone who is qualified to resolve your problems as quickly as you would expect back home. They'll help you with basic banking transactions, and provide you with preferential access to telephone and online banking. If you've got an urgent problem that needs to be solved, they'll help you take care of it.

And if it's a particularly complex financial issue, they'll be only too pleased to put you through to your Premier Relationship Manager or one of our Financial Planning Advisors.

And when you plan your next trip, don't forget to visit our dedicated HSBC Premier global website at [www.hsbcpremier.com](http://www.hsbcpremier.com) for the latest updates on the services and privileges that will help you go further.

### **International rescue**

It can happen to anyone. A lost wallet. A stolen handbag. That sinking feeling when all that's left is the loose change in your pocket. If it happens to you, all you need to do is walk into any branch displaying the HSBC sign, anywhere in the world, and identify yourself. Or call the dedicated 24/7 Premier Customer Service on +(356) 2148 9100. It's your emergency financial lifeline. Either way, you'll get immediate access to a range of HSBC Premier emergency services.

You are also covered with an extensive global travel insurance\* at no extra charge. And when you need advice or assistance on the road, make a local rate call to +(356) 2148 9100 for assistance 24 hours a day, 7 days a week.

### **Emergency Encashment**

If you lose your cash or cards we will support you to have access to US\$2,000 from your nearest branch of HSBC. You may need to convert this into your required currency at your own cost.

We'll give you detailed directions to get there.

And remember, this financial safety net is available to every member of your family holding accounts with HSBC.

### **A step ahead**

Who knows where in the world life will take you next?

It could be your job. It could be that second home you always fancied. Or maybe it's payback time, and you're planning to retire to that somewhere special.

A bank account may well be the last thing on your mind when you move to a new country or region, but it's one of the first things you'll need for all those necessities like a phone, electricity, water, a car.

That is why we support you to open a local HSBC Premier Account in the most efficient way.

\*Insurance cover limitations and exclusions apply so please refer to the booklet with the Travel Insurance/Purchase Protection Insurance Terms and Conditions for HSBC Premier Customers for details.

### **A personalised service built around your needs**

Subject to any further requirements or timeline restrictions from the International Banking Centre of the relevant country, we will aim to get you your new account number, within three days. And we aim that within 10 days, everything will be in place: your cards, your cheque books and, your PIN numbers. Our own local contact, either your Premier Relationship Manager or our HSBC Premier Customer Service team, will be only too pleased to assist you in any query you might have.

Naturally you'll be able to do the same for your family, according to their needs.

And we won't charge you anything extra in the process.

### **Premier status**

As an HSBC Premier customer, you can expect exactly the same level of recognition and service that you're used to at home.

Linked-up banking means that it's not just your name that will be transferred to your new account; the credit history that you've built up will be transferred too.

So you'll be able to enjoy the same spending power – with a comparable credit limit to the one you have at home.

And if you inform us in a suitable time before you leave Malta, your account will be already sorted before you arrive.

And get on with your new life.

### **Helping you plan for the future**

Whether you're relocating because of your work or buying that dream holiday home in the sun, linked-up banking means you can tap into HSBC Premier's network of on-the-ground expertise.

You'll easily be able to get hold of someone at HSBC who has firsthand knowledge of the local property market, and who can talk you through the ins and outs of the buying process and the options available.

**Banking without borders**

Having bank accounts in the same name in more than one country used to mean all the inconvenience of being treated like two different people, especially when you wanted to move your money around.

With HSBC Premier, however, although you will have separate HSBC accounts in separate countries (and, very likely, in different currencies), you can transfer funds between them instantly. And all this is done for free when effected through online banking.

**Bird's eye banking**

However many HSBC accounts you have, in however many countries, you'll be able to access most of them with Global View. One single consolidated bird's eye view, with one single password. From anywhere in the world, you can access, view and manage all your accounts in one session. And you can make fee-free transfers in real time, rather than wait days for the funds to move.

Global View is currently available in the following countries\*:

Australia, Bahrain, Bermuda, Canada, Channel Islands and Isle of Man, China, Egypt, France, Greece, Hong Kong, India\*\*, Indonesia, Jersey, Malaysia, Malta, Mexico, New Zealand, Oman, Philippines, Qatar, Singapore, Saudi British Bank\*\*\*, Sri Lanka, Taiwan, UAE, UK, USA, Vietnam.

\*Global Transfers are not allowed in:  
- Colombia and South Korea.

\*\*All remittances to and from India are subject to Service Tax

\*\*\*No inward transfers allowed

**Your dedicated Premier Contact**

Wherever you find yourself, you will have your assigned Premier Relationship Manager or someone from our dedicated 24/7 Premier Customer Service team on hand to be your local contact and to help get you started and settled in.

On top of that, we will be able to offer you all our local expertise and insight in matters like the local property market, education, and investments.

# You and your family.

## Take extra care of the things you value most

### Growing your children's money for tomorrow

We know that family is important to you. That's why HSBC Premier provides different solutions for your children so as to start their wealth management planning at an early stage, enjoying also the same privileges both locally and overseas.

1. An HSBC Premier Head Start account\* in the name of your child from birth up to the age of 25 years of age, which gives your children the opportunity to start appreciating the value of money and getting their initial savings experience through a premium branded product as well as introducing them to the world of online banking.
2. As your children, the next generation of Premier, grow older, you can offer them an extension of your Premier status, giving them the opportunity to enjoy full Premier benefits\*\* to enhance their lives. This benefit is available once your child reaches 18 years of age and will be applicable up until your child is 28 years of age.

\*Please refer to the Premier Children brochure (Section 1) for further information including limits and conditions.

\*\*Premier Children brochure (Section 2) – Terms & Conditions apply.

### For all your family

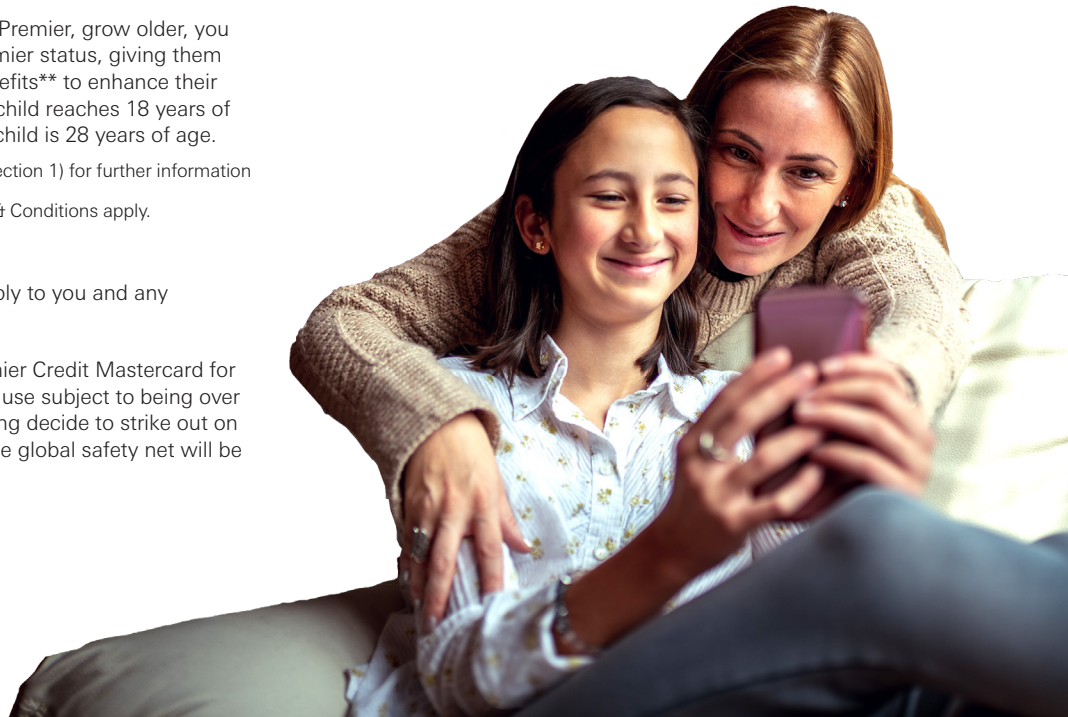
Many services available under Premier, apply to you and any cardholder within your immediate family.

We can also provide a second, HSBC Premier Credit Mastercard for your other immediate family members^ to use subject to being over 18 years of age. So when, say, your offspring decide to strike out on their own and discover the world, that same global safety net will be in place for them too.

Giving your son or daughter their own card gives them the freedom to expand their horizons, but rest assured that it is you who'll have control when it comes to granting (or limiting) the amount of credit available to them.

So wherever your child may be in the world, and wherever you may be in the world, you'll still be able to look after their finances.

^Immediate family refers to spouses, partners living in the same household and also to your unmarried dependent children providing they are under 18 years of age or under 25 years if they are still in full time education and residing with one of the parents. Foster Children are also deemed to be Children of the Eligible Member. Certain conditions to receive benefits apply.



# Managing your Wealth.

## **Financial Management designed to your exact specifications**

There's a world of investment opportunities out there. The question, of course, is where?

This is what marks out a globally linked up service like HSBC Premier from all the rest.

Your dedicated HSBC Premier Relationship Manager and our Financial Planning Advisors are your portal to an unparalleled network of Financial and Wealth advisors in various countries, giving you access to a level of local expertise around the world that you would struggle to find from any other bank\*.

No one is better placed than HSBC to help you navigate this world of financial opportunities, make more informed choices about managing your hard-earned money, and plan a secure future for yourself and your loved ones.

## **Choosing the right game plan**

You've got ambitions, everybody has. Ambitions for yourself, ambitions for your family.

Financially speaking, you've probably got a good idea of what you want to achieve and where you want to go. But again, financially speaking, you could probably use a bit of help with how to get there.

## **Getting the right information**

In banking, as in everything else in life, the better informed you are, the better the choices you make.

Your Relationship Manager and our dedicated Premier Customer Service team can tap into HSBC expertise all around the world to get up-to-the-minute information. So you can make up-to-the-minute decisions about what to do with your money.

HSBC Premier's international network also provides regular monthly updates on global and local market performance. You can access this information through the internet, or through our financial planning experts. And stay better armed to make the right choices.

We will always tailor advice following a full assessment of your attitude towards investment risk and an understanding of your short, medium and long-term goals.

\*HSBC Bank Malta plc is licensed by the Malta Financial Services Authority to conduct investment services in terms of the Investment Services Act (Cap.370. of the Laws of Malta) and is enrolled as a Tied Insurance Intermediary for HSBC Life Assurance (Malta) Ltd under the Insurance Distribution Act (Cap. 487 of the Laws of Malta).



### More informed choices

Access global market information, local expertise and a wide choice of investment tools covering all major assets. Whatever the level of risk you opt for, with up to the minute information, you can choose to stay local or go global to satisfy your unique investment needs.

All advice will be supported by appropriate brochures, key features documents and product information to enable you to make an informed investment decision.

We will provide details of our charges, risks and terms of doing business, prior to completion.

The Bank recommends and encourages that you contact your respective Wealth Management Official at least on a yearly basis in order to undertake a full financial planning review of your portfolio including a review of investments. Such review will cover material changes in regards to your investments which were purchased on our advice.

### Risk and reward

We all know that any investment carries a level of risk. And we all have a fair idea of what our own risk threshold is. As the level of risk rises, so generally speaking, does the level of potential reward. Our qualified and independent Financial Advisors are there to help you understand the choices on offer, and to strike the right balance.

When you have requested our advice\*, you don't have to choose the individual funds, that's up to the experts at HSBC. But rest assured that what they're looking for is exactly what you're looking for: solid performance and consistent growth.

You can spread your risk whilst diversifying into new markets, safe in the knowledge that HSBC's global network of experts will be keeping a steady eye on how the markets and your money are performing.

And if your approach to money really is "nothing ventured, nothing gained", then HSBC Premier opens up the whole world of emerging markets.

You'll find plenty of fund managers at HSBC who'll be only too keen to go the extra mile for you and scour the world for the hottest markets.

And if your idea of the biggest risk is the risk of missing out, then you'll find plenty of them to share your attitude.

### Easy management

In a clear, easy-to-understand format, Premier's consolidated statement captures details of the entire financial portfolio you have with us.

If in the unlikely event you have cause to complain, you should refer to your Premier Relationship Manager or our Premier Customer Service team as your first port of call. We have a formal complaints handling process and you can be assured it will be dealt with in a professional and efficient manner within published timescales. We will always act in a compliant manner, both in the letter and spirit of internal and external regulation.

\*Please note that investment advice is provided by us on a **non-Independent** basis which means that the range of products offered is limited to financial instruments issued or provided by entities with whom we would have a contractual relationship.

# Your day-to-day banking.

## Making the most of today

Your HSBC Premier Credit Mastercard is a passport to a world of fresh experiences. Accepted at over 24 million locations worldwide, it's the most widely accepted card in the world. All around the planet, your HSBC Premier Credit Mastercard gives you access to a wealth of privileges and discounts on specific items. Yet wherever you travel you'll find that it is at the local, personal level that your card really comes into its own.

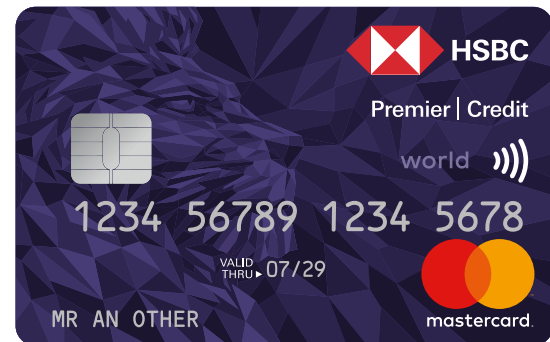
Apart from the convenience the HSBC Premier Credit Mastercard gives you, when using it, it gives you access to our loyalty points reward scheme through which you can earn cash back on your credit card account.

## How to get the best of our Reward Programme

HSBC Premier customers earn points on the amount debited to their account in euro for all Eligible Spending.

Monthly account statements will show one (1) point for every €2.00 spent (including VAT) for euro transactions and five (5) points for every €2.00 spent (including VAT) for non-euro transactions of Eligible Spending. Points will be awarded for each separate transaction. Any amounts below €2.00, and any cents in respect of each transaction, will be disregarded and will not be accumulated to your total number of points.

Points will automatically be redeemed for cash back when you reach 5000 points. For each 5000 points €20 will be given in your credit card account.



Your accumulated points will be shown on your monthly HSBC Premier Credit Mastercard statement. Full details on our Premier Rewards Programme can be found in the Premier Terms & Conditions booklet.

#### **Fee-free Travel Insurance**

For that extra peace of mind on your travels, HSBC Premier customers and their immediate family are automatically provided with free Travel Insurance when the first payment is made by Premier Card for flights and/or marine transport service and/or travel accommodation.

Full details of the free Travel Insurance provided by Atlas Insurance PCC Ltd can be found in the Travel Insurance/Purchase Protection Insurance Terms and Conditions for HSBC Premier Customers booklet. It is important that you read these terms carefully to understand also the limits and any exclusions of cover.

#### **Fee-free Purchase Protection cover**

Fee-free Purchase Protection cover on retail goods purchased using your HSBC Premier Credit Mastercard. Please refer to the Travel Insurance/Purchase Protection Insurance Terms and Conditions for HSBC Premier Customers booklet in your pack for more details on Purchase Protection cover as provided by Atlas Insurance PCC Ltd. It is important that you read these terms carefully to understand also the limits and any exclusions of cover.

Travel Insurance and Purchase Protection cover is provided and underwritten by Atlas Insurance PCC Ltd and not by HSBC.

Please note that HSBC assumes no liability or responsibility for any of the contents within the Atlas Policy Terms and Conditions.

We also wish to inform you that HSBC has no authority or remit on any decision taken by Atlas in respect of any claim.

In case of a claim or query please contact;

Mediterranean Insurance Brokers Ltd.  
Zentrum Business Centre  
Level 2  
Mdina Road  
Qormi, QRM 9010

Tel: +(356) 2343 3234

Fax: +(356) 2134 1596

Email: hsbclaims@mib.com.mt

HSBC Bank Malta p.l.c. may also be contacted by visiting your local branch and/or by calling our dedicated 24/7 Premier Customer Service on +(356) 2148 9100 for any further support or assistance.

#### **In case of an Emergency**

All eligible persons must notify Global Response immediately of any illness, injury or accident abroad where they are admitted to hospital as an in-patient and before repatriation or abandonment of their holiday. If this is not possible because the condition is serious contact must be made as soon as possible after admittance to hospital.

Immediate contact should always be made before arrangements are made for repatriation. If you do not call in such circumstances, your claim may not be accepted.

**Please contact Global Response Ltd. on:**

**T: +44 (0) 292 066 2438**

**E: atlasassistance@global-response.co.uk**

**Always quote Policy No. 167064 299 002** and advise them that You are insured with Atlas Insurance PCC Limited.

Global Response operates a multilingual office, 24 hours a day, 365 days a year and will provide immediate help in relation to liaison with doctors and hospitals, medical bills, repatriation, air ambulance as well as liaison with relatives.

#### **Fee-free Life Cover Insurance**

Any liability on your HSBC Premier Credit Mastercard account, up to a maximum of €7500, will be repaid, in the unforeseen event of your death. This benefit will only apply for principle cardholders and will expire when the Life Assured reaches 66 years of age. Please refer to the Premier Life Cover Terms and Conditions brochure for more details. It is important that you read these terms carefully to understand also the limits and any exclusions of cover.

The Life Insurance forming part of HSBC Premier Proposition is provided by HSBC Life Assurance (Malta) Ltd.

### Enjoy extraordinary new privileges

Feel like a local however far from home you go. Across more than 40 countries and territories worldwide, your HSBC Premier Credit Mastercard is the key to unlocking richer experiences of the world.

The Premier Privileges programme, with exclusive offers to HSBC Premier Credit Mastercard holders, gives you preferential access and “membership” to a world of new and exciting experiences.

What makes this scheme so exceptional is that what’s on offer are the places and events that local people rate, rather than the predictable stuff cited in tourist guides.

Whether it’s shopping, dining, entertainment, outdoor activities, or cultural events, not only do you get to take advantage of the tasty discounts we’ve negotiated, you also get to benefit from our local knowledge and experience the less touristy aspects of a city or country.

These offers are updated regularly so make sure you bookmark the page <https://personal.homeandaway.hsbc.com> and visit it frequently to keep abreast with our latest offers.^

^Terms and conditions apply.

### SUMMARY OF PREMIER BENEFITS:

**The HSBC Premier offers you a wide range of features and benefits including:**

- a personalised and specially designed cheque book;
- an HSBC Premier Visa International debit card for instant access to your money wherever you are all over the world;
- free ATM withdrawals at any ATM around the world;
- Credit Card limit of up to €7,500\*
- Free Purchase Protection cover on retail goods purchased using your HSBC Premier Credit Mastercard. Please refer to the Travel Insurance/ Purchase Protection Insurance Terms and Conditions for HSBC Premier Customers booklet in your pack for more details on Purchase Protection cover.
- Free Life Cover Insurance. Please refer to the Premier Life Cover Terms and Conditions brochure for more details.
- Premier Children benefits for your kids.

### Additional benefits

**Other banking benefits that make Premier stand out from other services include:**

- Fee waiver for online transfers between international HSBC accounts when using the Global Transfer function.
- cash withdrawal at any HSBC branch worldwide;
- Competitive foreign exchange rates
- Access to La Valette Lounge when visiting Malta International Airport ( “MIA”) at an exclusive discounted rate. Please note that terms and conditions apply on the services provided by MIA. Such terms imposed by MIA are available on request or by contacting an MIA representative.

*Please also note that HSBC is not responsible and cannot be held liable for the MIA terms and conditions and /or the extent and quality of the service provided by MIA;*

- exclusive services from HSBC Home Loans
- Discounted initial investments fees on a range of investment products. For more information about our investment products refer to link below.  
<https://www.hsbc.com.mt/investments/>

\*Subject to Premier Terms & Conditions and credit assessment





HSBC Bank Malta p.l.c. is a member of the HSBC Group, one of the world's largest banking and financial services organisations with offices in various countries and territories.

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Customer Service +356 2148 9100  
[www.hsbc.com.mt/premier](http://www.hsbc.com.mt/premier)

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