

Introducing HSBC Advance

Banking that puts you a step ahead



HSBC

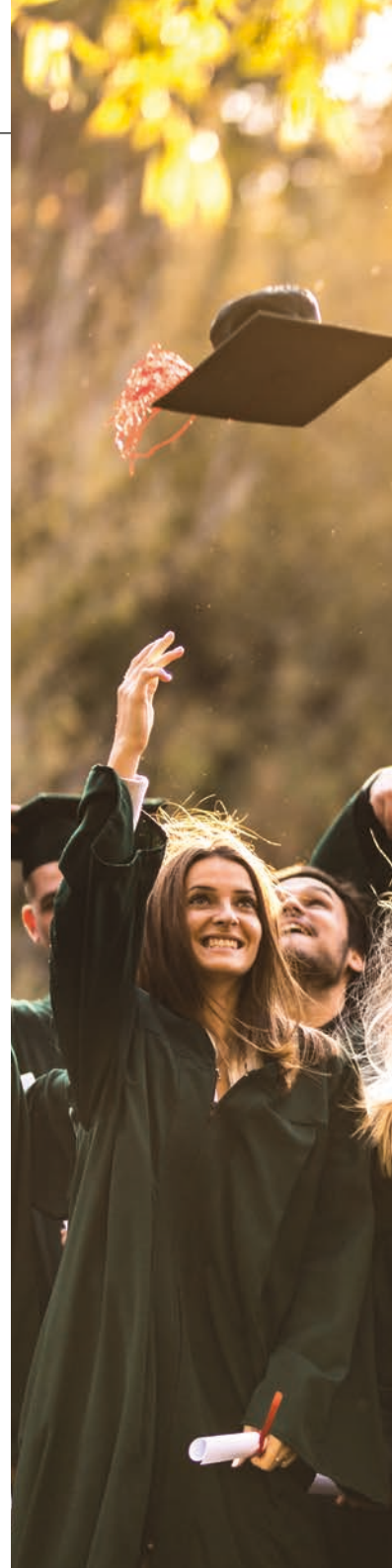
Opening up a world of opportunity

Welcome to HSBC Advance

The service that aims to satisfy all your banking needs today, and help you achieve your financial goals tomorrow.

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Introducing HSBC Advance

When you become an HSBC Advance customer, we can help you look to the future with more confidence by giving you access to our knowledge and expertise. We can help you start planning for tomorrow.

How do you qualify for HSBC Advance?

You can enjoy all the benefits of HSBC Advance, free of charge, by meeting any one of the following eligibility criteria explained hereunder:

1. Crediting a minimum net annual income of €25,000 to your HSBC Bank Malta p.l.c. account if applying as a sole customer or, a joint net annual income of €35,000 if applying jointly.
2. Holding a new or existing mortgage with HSBC Bank Malta p.l.c., equivalent to a minimum of €200,000 if applying as a sole customer or a minimum of €300,000 as a joint customer with a spouse or partner. Your salary must also be credited to your HSBC Bank Malta p.l.c. account to qualify.

3. Graduates who have obtained a minimum of MQF level 6 qualification will be eligible for the Advance proposition for a period of 3 consecutive years (or for the duration of any personal loan taken with HSBC Bank Malta p.l.c. whilst such eligibility is applicable), as long as the application is processed within 5 years from the achievement of certification.*

HSBC Fusion Sole Traders can also benefit from the HSBC Advance Proposition through their Personal and Business relationship. HSBC Fusion Sole Traders must earn a minimum net income of €25,000 every calendar year and transfer this income from their Fusion account into their personal account.

*Customers' salary must be credited to their HSBC Malta p.l.c. account to qualify

Your key benefits at a glance

Day-to-day banking

24/7 Priority Telephone Banking service +356 2148 9101.

Fee Free HSBC Advance Visa Platinum Credit Card and Debit Card.

Exclusive Reward Scheme with points that are automatically redeemable against cash back to your credit card account.

Dedicated officials appointed within each branch to enable you to get the maximum out of HSBC Advance.

Preferential terms on a range of products.

Exclusive micro-site within our website with detailed, up-to-date information about HSBC Advance and highlights of related benefits/offers.

Preferential rates to save you money[^]

Fee Free First supplementary Credit Card and Debit Card. – The 2nd and subsequent supplementary credit cards attract an annual fee.

Discount on HomeOwner Loan processing fees.

Discount on interest rates for Unsecured Personal overdraft and loans.

Customers qualifying for Advance under the Graduates eligibility will enjoy a preferential interest rate on Unsecured Personal lending.

Assistance when opening accounts overseas with HSBC.

*HSBC Life Assurance (Malta) Limited is authorised by the Malta Financial Services Authority to carry on business of insurance in Malta under the Insurance Business Act, 1998. HSBC Bank Malta p.l.c is enrolled as a tied insurance intermediary for HSBC Life Assurance (Malta) Limited under the Insurance Distribution Act, (Cap 487 of the Laws of Malta)

[^]Terms and Conditions apply.

Waiver of one month's premium when purchasing any of the following products from our HSBC Life Assurance (Malta) Ltd: Personal Protector Plan, Loan Protector Plan, Term Death Benefit rider on Savings/ Children's/ Private Retirement Plan/ FSIP (Regular Premium) plans. The following Benefit riders i.e. Accidental Death Benefit, Permanent Total and Partial Disability, Critical Illness and Waiver of Premium are not eligible under this offer.*

Day to day

Benefit from the exclusive HSBC home&Away privileges programme.

Additional Benefits for you and your family³

Free worldwide multi-trip travel insurance for Advance customers and immediate family members is available when the first payment is made by one of the Account Holder's Advance Cards for flights and/or marine transport service and/or travel accommodation.

Financial Planning Review for cardholder and immediate family upon request.

Access to HSBC Global experts on investments.²

Protection and Retirement planning solutions.⁴

Emergency encashment service is available to you and your immediate family members holding accounts with HSBC, from all cash holding HSBC branches worldwide up to a maximum of \$10,000 and subject to balance availability and host country exchange control restrictions. You may need to convert this into your required currency at your own cost.

Global emergency assistance through Visa.

Free Life cover up to 66 years of age to cover (only) dues on your HSBC Advance credit card up to a maximum €6,000**.

International services

Access to all your accounts with HSBC in Malta and overseas through the exclusive Global Account View facility available on our Online Banking service.

You may use the Global Transfer to process online account transfers from your HSBC account in Malta to your HSBC account overseas.

Terms and Conditions apply.

Day-to-day banking

We've designed HSBC Advance to complement your busy life. It's a bank proposition that helps you take care of the day-to-day elements quickly and easily, plus it gives you some nice additional extras too.

HSBC Advance Visa Platinum Credit Card

Numerous establishments around the world welcome credit cards from HSBC. As an HSBC Advance account holder, you will be eligible for our HSBC Advance Visa Platinum Credit Card which comes with the following benefits:

- A credit limit
- Any liability on your credit card account, up to a maximum of €6,000, will be repaid, in the unforeseen event of your death. This benefit will only apply for principal cardholders up to the age of 66.
For further information, refer to Life Cover Terms and Conditions for HSBC Advance Customers booklet.
- You may grant an additional card to a member of your immediate family³ who will enjoy selected benefits available to the principal cardholder.

**For further information, refer to the booklet with the Life Cover Terms and Conditions for HSBC Advance Customers.

Your HSBC Advance Visa International Debit Card

Your HSBC Advance Visa International Debit Card gives you instant access to your money whenever you need it. You can use your card to pay for goods and services wherever you see the Visa sign. This includes hotels, restaurants and other outlets in Malta, and various worldwide. You can also withdraw cash from numerous cash machines worldwide.

And what's more, like Malta withdrawals, overseas cash withdrawals by means of an ATM, made with your HSBC Advance Visa International Debit Card do not incur HSBC ATM transaction fees. Such transactions on non HSBC ATMs in Malta and overseas are subject to a transaction charge as advised by the ATM service provider.

Preferential rates⁵ to save you money[^]

Some of the best things about your new HSBC Advance financial service are the preferential rates¹ which you are eligible for, on a wide selection of our products.

HomeOwner Loans

If you're looking to buy your dream boat or build that swimming pool you've longed for why not use the equity of your home by taking out a HomeOwner Loan. As an HSBC Advance customer you are entitled to a discount on our normal HomeOwner Loan processing fee.

A better overdraft rate

To help you manage your cash flow, as an HSBC Advance customer you can apply for an overdraft on your current account and enjoy a discount on our normal overdraft interest rate.

A special offer on a Personal Loan

Time to buy a new car or maybe change the kitchen? Talk to us about our Unsecured Personal Loan. As an HSBC Advance customer you are entitled to a discount on our normal interest rate (where applicable).

If you are qualifying for Advance through the Graduate eligibility, you are entitled to a further privilege as you will enjoy an even better preferential interest rate on your loan.

For more information on all the preferential rates, contact us for more details.

[^]Terms and conditions apply.

Protection for you and your family

Because you never know what life has in store, HSBC Advance offers you peace of mind with built-in protection for the things that are important to you.

Worldwide Travel Insurance to cover you and your family

Wherever and whenever you travel, you and your immediate family³ will be automatically covered by our Worldwide Travel Insurance, subject to the limits and exclusions of the cover. It is very important that you read carefully these limits and exclusions immediately before your date of travel to determine if cover offered is adequate for you/your family's purposes.

HSBC Advance gives you protection for an unlimited number of trips, provided that each trip is no longer than 60 days. Trips must begin and end in your country of residence.

Your partner will be covered if she/he lives with you in the same household. Your unmarried dependent children, whether travelling with you or on their own, will be covered providing they are under 18 years of age at the start of the trip, or under 25 years if they are still in full-time education. Children must be living in the same household as the principal card holder. You're covered until the age of 75 years.

Baggage and loss of money claims will be covered indefinitely irrespective of age.

Because you never know what life has in store, HSBC Advance offers you peace of mind with built-in protection (subject to applicable limits/ exclusions) for the things that are important to you.

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 299 001 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.

A wide range of Protection benefits**

We offer a wide range of protection benefits including Term Life, Critical Illness and Permanent Total Disability Cover. As an HSBC Advance customer you can benefit from a free one month's premium when purchasing any of the following products from our HSBC Life Insurance Company: Personal Protector Plan, Loan Protector Plan, Term Death Benefit rider on Savings/Children's/PRP/FSIP (Regular Premium) plans. The following Benefit riders i.e. Accidental Death Benefit, Permanent Total Disability, Critical Illness and Waiver of Premium are not eligible under this offer.[^]

[^] Terms and conditions apply.

** HSBC Life Assurance (Malta) Limited is authorised by the Malta Financial Services Authority to carry on business of insurance in Malta under the Insurance Business Act, 1998. HSBC Bank Malta p.l.c is enrolled as a tied insurance intermediary for HSBC Life Assurance (Malta) Limited under the Insurance Distribution Act, (Cap 487 of the Laws of Malta).

International services whenever you need them

HSBC Advance puts the world at your feet and lets you experience at first-hand the global benefits by being with the world's local bank.

Free worldwide cash withdrawals by means of an ATM

As an HSBC Advance customer, you won't get charged an ATM transaction fee when using your HSBC Advance Visa International Debit Card to make ATM withdrawals anywhere in the world.

Emergency support worldwide

You will receive a warm welcome in any HSBC branch anywhere in the world. If you lose your cards or cash while abroad, we are able to give you emergency cash on the spot, up to \$10,000 in any of our global branches, subject to us authorising it in your country of residence. You may need to convert this into your required currency at your own cost.

Simply identify yourself to the team at the nearest branch as an HSBC Advance customer and they will contact us here in Malta to authorise your money transfer. Host country exchange control restrictions may apply.

International account opening

If you're living or working abroad for a significant amount of time, a local bank account would make life a lot easier. So, if you inform us in a suitable time before you leave Malta, with our international account opening service, a new account along with your existing HSBC credit history can be ready and waiting for you when you arrive. The account will be subject to local legal and regulatory constraints. The type of account on offer and its features will vary by country.

Visa Global Customer Assistance Service

It is also available to you as an HSBC Bank Advance customer, offering the following facilities:

- Reporting of a lost or stolen card.
- Emergency encashment or emergency cash disbursement.

Details may be found at www.visaeurope.com/lost-your-card

Travel and leisure offers for you to enjoy

HSBC Advance isn't just about helping you with your finances. We've also got some great travel and leisure offers as part of our home&Away privilege programme for you and your family to enjoy. To enjoy these discounts, make sure you have your HSBC Advance Visa Platinum Credit Card at hand.

Fancy a change of scenery?

Take a break and enjoy fantastic travel offers on a wide selection of local and foreign hotels for that perfect holiday.

Dine out

Tempt your taste buds with our fantastic range of dining offers and enjoy discounts from a selection of great restaurants in Malta and abroad.

Indulge in a little pampering

Everyone deserves a little pampering every once in a while. Now you can treat yourself to discounted beauty treatments or a relaxing day at a Spa.

Have a great day shopping

Enjoy a wide range of discounts from various shops locally and abroad.

MIA La Vallette Departures Lounge

Last minute haven before your flight. Relax and enjoy the comfortable ambience of the MIA La Vallette Lounge 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.

Don't miss out

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

[^]Terms and conditions apply.

Other ways HSBC can help you

As well as meeting your banking needs today, at HSBC we also like to help you prepare for tomorrow. When you're ready to start planning for your future, we have the products, services and expertise that can help you get to where you want to go.

Growing your money² for tomorrow

Expertise to draw upon

Making your hard-earned money work hard for you in return isn't easy. It usually takes expertise and with HSBC, that's exactly what you get. Our financial planning advisors receive regular training and have their performance frequently monitored to ensure the highest standards of customer service are met. They are fully qualified and can offer options for you to consider in a language that's easy for you to understand.

An annual review to keep things on track

Like all HSBC customers, you can benefit from a comprehensive review of your finances. If you would like to come to your local branch for a 'no-obligation' chat, your financial planning advisors will ask you questions to understand the position you are in today and where you want to be tomorrow. They will then help you create a detailed plan for how to get there. And if you wish, they will contact you to arrange annual check-ups to help keep your plans on track and to adjust them if your circumstances change.

Access to a wide range of investment products

HSBC are well renowned for their wide range of award winning investment products. So whether you are looking to plan for your retirement or invest your money for other future goals, you can rest assured that we offer the most suitable products to help you achieve your goals.

Termination

In the event that your HSBC Advance status is withdrawn either by you or by the Bank, any benefits enjoyed under the proposition will be revoked. The preferential discount on interest rate granted on Unsecured Personal Loans and/or overdrafts (if any) will change immediately to the standard retail rates as quoted on the Sanction Letter. Full details on termination may be found in the Advance Proposition Terms and Conditions booklet in this pack. Please ensure you review these carefully.

With regards to the Advance Rewards Programme, we reserve the right to immediately terminate or suspend your participation in the Programme and to deduct any Rewards Points you or any additional cardholder have earned if you have not observed these terms and conditions (including failure to meet the eligibility criteria) or are in breach of your HSBC Advance Card Conditions of Use or any other agreement with us. Moreover,

should the Bank determine that the Programme is not being used by you for personal purposes, the Bank reserves the right to switch your existing Proposition to another Proposition at any time by giving you at least 60 days advance notice in writing which would include advising you of the terms and conditions of the new Proposition (as applicable). Switching would entail that all benefits and any credit limits enjoyed under your present Proposition are revoked and new benefits and credit limits (if any) of the new Proposition provided.

1 All lending facilities are subject to status and account conduct.

2 HSBC Bank Malta p.l.c. is regulated and licensed to carry out the business of banking and investment services in terms of the Banking Act (Cap.371 of the Laws of Malta) and the Investment Services Act (Cap.370. of the Laws of Malta) by the Malta Financial Services Authority. HSBC Bank Malta p.l.c is enrolled as a tied insurance intermediary for HSBC Life Assurance (Malta) Limited under the Insurance Distribution Act, (Cap 487 of the Laws of Malta).

3 Immediate Family Members” 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 also apply.

4 HSBC Life Assurance (Malta) Limited is authorised by the Malta Financial Services Authority to carry on business of insurance in Malta under the Insurance Business Act, 1998. HSBC Bank Malta p.l.c is enrolled as a tied insurance intermediary for HSBC Life Assurance (Malta) Limited under the Insurance Distribution Act, (Cap 487 of the Laws of Malta).

5 For preferential rates and fees, refer to Advance General Tariffs available on our website as per link below; <https://www.hsbc.com.mt/documentsandtariffs>

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.

Approved and issued by HSBC Bank Malta p.l.c., (116, Archbishop Street, Valletta VLT1444). HSBC Bank Malta is a public limited company regulated by the Malta Financial Services Authority and licensed to carry out the business of banking in terms of the Banking Act (Cap.371 of the Laws of Malta).

www.hsbc.com.mt/advance
Customer Service +356 2148 9101

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