

Introducing HSBC Advance

Banking that puts you a step ahead



HSBC
Advance

Together we thrive

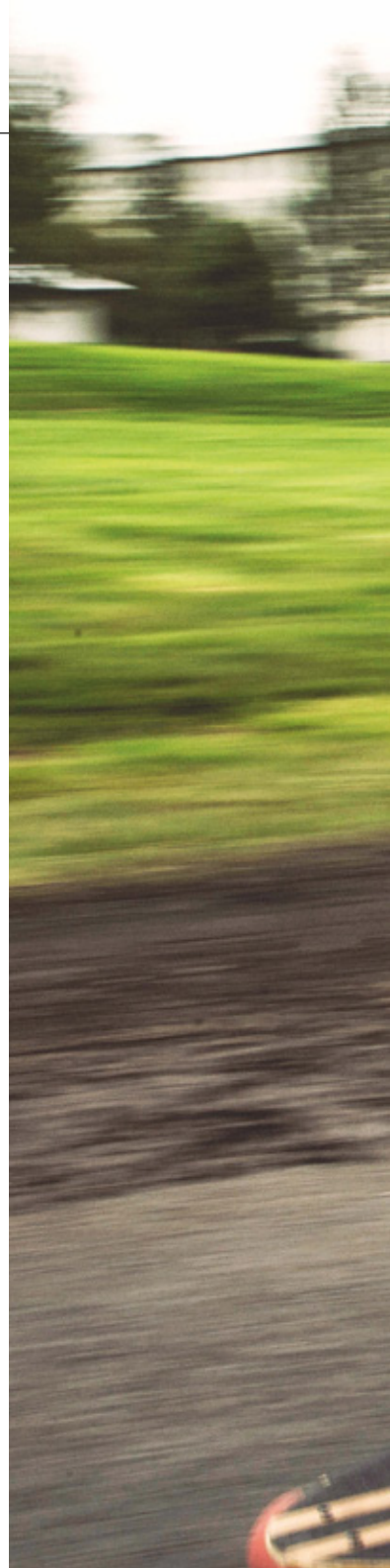
Welcome to HSBC Advance

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

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As 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.





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 redeemable against The HSBC Malta Foundation or M&S or Scan Malta Computer Store vouchers or Cash Back on any Airline Ticket purchased with your HSBC Advance VISA Platinum Credit Card.

Trained 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^{1, 5}

Fee Free First supplementary Credit Card and Debit Card.

Discount on Unsecured Personal Loan processing fees.

Discount on Home Owner Loan processing fees.

Discount on interest rates for Unsecured Personal overdraft and loans.

Assistance and preferential rates when opening accounts overseas with HSBC.

Waiver of one month's premium when purchasing any of the following products from our HSBC Life Insurance Company: Personal Protector Plan, Corporate 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.²

Day to day

Benefit from the exclusive HSBC home&Away privileges programme.

Protection for you and your family

Free worldwide multi-trip travel insurance for credit cardholder and immediate family.³

Financial Planning Review for cardholder and immediate family upon request.

Access to HSBC Global experts on investments.²

Protection and Retirement planning solutions.⁴

Fee free Emergency encashment 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 on credit card balance of a maximum €6,000.

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

International services

As an HSBC Advance customer you will be recognised as such in any HSBC branch wherever you are in the world.

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

You may use the Me to Me function to process online account transfers from your HSBC account in Malta to your HSBC account overseas, at a discounted fee.⁵

Day-to-day banking

Your HSBC Advance Bank Account

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

Your HSBC Advance Debit Card

Your HSBC Advance 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 machine withdrawals on HSBC branded ATMs made with your HSBC Advance Debit Card do not incur HSBC ATM transaction fees. Cash advance transactions on non HSBC ATMs in Malta are subject to a transaction charge as advised by the ATM service provider.

HSBC Advance VISA Platinum Credit Card

Over 30 million establishments around the world welcome credit cards from HSBC. As an HSBC Advance account holder, you may be eligible for our HSBC Advance VISA Platinum Credit Card which comes with the following benefits:

- a credit limit according to your needs and wishes;
- 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.
- exclusive Rewards Scheme with points redeemable against M&S and Scan Malta Computer Store voucher at a face value of €25 for every 5,000 points earned or cash back on flights paid with your HSBC Advance VISA Platinum Credit Card in the last 3 months at the rate of €20 for every 5,000 points earned;
- should you wish, you can also redeem your loyalty points in favour of the HSBC Malta Foundation at the rate of 5,000 points for a €30 donation on your behalf.
- discounts provided under our home&Away privilege programme for you and your family.

Additional Benefits for your Family

You may grant an additional credit card free of charge to members of your immediate family³ which entitle the cardholder a number of benefits:

- worldwide multi-trip travel insurance cover;
- discounts under the home&Away privilege programme;
- access to free emergency encashment service at any of the HSBC cash holding branches worldwide;
- access to all accounts held with HSBC worldwide through Global Account View;
- instant fund transfers between accounts through the Me to Me functionality at favourable rates;
- free access to HSBC Internet Banking.

Any second and subsequent additional credit cards attract an annual fee.⁵

Internet Banking to save you time

When you lead a busy life, Internet Banking is a real time-saver. As an HSBC Advance customer, Internet Banking service is free. You may check your balances, pay bills and transfer money quickly and securely. You can access statement history in just a few clicks. You can even choose to switch off your paper statements altogether and receive them electronically

instead. Registering for Internet Banking is quick and easy. Visit hsbc.com.mt for a step-by-step guide. Or if you'd like a tutorial, visit your local branch and ask a member of the team to help you register.

Mobile banking

HSBC Mobile Banking is the ideal way to keep in touch with your banking needs anytime and anywhere.

Whether you use a smart phone or tablet you can do most of your banking needs on the move with the HSBC Mobile Banking App by simply downloading the free App from Apple Store or Google Play straight to your iPad®, iPhone®, or Android™ smartphone.

The HSBC Mobile Banking App allows you to access your accounts 24/7 from your smart phone or tablet.

To give you a superior mobile experience our website, www.hsbc.com.mt is also mobile adaptive. This will help you experience an improved look and feel, hence making it easier to know more about our products and services.

To set up the HSBC Mobile Banking App, you will need to be registered to HSBC Personal Internet Banking. Once the HSBC Mobile App has been successfully installed on your device, you may create a new mobile banking password through our Personal

Internet Banking. You will then use this password, along with your existing Personal Internet Banking username and your memorable answer, to log on to the Mobile Banking App. This Mobile Banking password makes it more convenient to use mobile banking as you do not always need to use the PIB Secure Key.

When abroad, Mobile Banking will be only available where a roaming arrangement with your service provider exists.

The main features of the HSBC Mobile Banking App:

- View your account balances, details and history.
- Pay bills to an existing payee.
- Send and receive secure messages.
- View foreign currency and deposit rates.
- Transfer funds between own accounts (including credit cards).
- Transfer funds to third-party HSBC accounts (including credit cards).
- Effect an extra payment to loan account.
- Access Global View (feature not currently available on iPad® App).

How can I download the App?

- Log on to your Personal Internet Banking and go to 'Services' or 'Mobile Services' sections, present on the left hand side menu of your Account Summary page. Click on 'Create Mobile Banking Password' and follow the steps provided on screen to create the Mobile Banking Password.
- You will then use this password, along with your existing Personal Internet Banking username and your memorable answer, to log on to the Mobile Banking App.
- Download the free HSBC Mobile Banking App from your Apple Store or Google Play straight to your iPhone®, iPad® or Android™ smartphone and select 'Malta (English)' from the country list on the top right hand side of the application screen.
- Log on to the App with your existing Personal Internet Banking username and your memorable answer and you will be able to manage your personal accounts easily and securely from your smart phone or tablet.

To get to know more about Mobile Banking or for any assistance you can visit our website

www.hsbc.com.mt/mobileservices, our @HSBC_MT twitter handle, our

HSBC Malta Facebook page or contact our Advance Contact Centre on +356 2148 9101.

24/7 Telephone Banking to stay in touch

You can speak to a dedicated team member of HSBC Advance specialists any time, day or night, just by calling and successfully identifying yourself. They can answer any queries you may have and help you get the most from your account. If you simply want to check your available balance, pay bills,

transfer money or get details of your recent transactions, you can do so quickly and easily via our automated service. You will need to know your Electronic Banking Number (EBN) and Personal Identification Number (PIN) to use this service.

Advance Contact Centre:
+356 2148 9101

Our Telephone and Internet Banking services are open 24-hours a day subject to scheduled maintenance periods.

Preferential rates to save you money

Some of the best things about your new HSBC Advance financial service are the preferential rates^{1,5} which you are eligible for, on a wide selection of our products.

HomeOwner Loan

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 cashflow, 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.

Additionally, no annual review fee will be applied for overdrafts.

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 processing fee.

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

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. 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 main card holder. You're covered until the age of 75 years. Baggage and loss of money claims will be covered indefinitely irrespective of age.

We strongly recommend that you familiarise yourself with the Terms and Conditions prior to travelling

abroad so that you know exactly how you are protected.

The emergency contact cards included in this welcome pack contain all the important numbers you will need. Give one to your partner and leave one in your purse or wallet so you will both always have one at hand.

Global response

For medical emergencies only:

UK (+44) 02920 468500
Fax UK (+44) 02920 468797
Email: assistance@global-responce.co.uk

Please quote your Citadel
Certificate number – Policy No.
TROC/42/10/100030

For claims:

Kindly contact Mediterranean Insurance
Brokers (Malta) Ltd on:

Tel: +(356) 2343 3234
Email: hsbcclaims@mib.com.mt

Travel Insurance is provided by Citadel
Insurance p.l.c.

HSBC Bank Malta p.l.c. may also be contacted by visiting your local branch and/or by calling our dedicated 24/7 Advance Customer Service on +(356) 2148 9101 for any further support or assistance.

A wide range of Protection benefits⁴

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, Corporate 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.

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.

Worldwide cash withdrawals free from HSBC ATM transaction fees

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

Emergency support worldwide

You will receive a warm welcome and recognition 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.

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.

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. 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. This service is available at a discount for HSBC Advance customers like you. 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 account holder, offering the following facilities:

- Reporting of a lost or stolen card.
- Emergency card replacement service.
- 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 <http://www.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 money for tomorrow²

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.

Eligibility

You can continue to enjoy all the benefits of HSBC Advance by crediting your salary to your account with us subject to a minimum net income of €25,000 if you are a sole customer or a minimum net joint income of €35,000 if applying as joint customer.

As from October 2017, 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.

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.

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 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 Programme 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 Programme. 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 Programme provided.

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

² HSBC Bank Malta p.l.c. is licensed by the MFSA to conduct investment services business and is enrolled as a tied insurance intermediary for HSBC Life Assurance (Malta) Ltd.

³ Immediate family refers to spouses, partners and any dependents and children with legal guardianship up to 18 years of age, or 25 years if still in full time education, provided they reside in the same household as the eligible Advance customer.

⁴ HSBC Life Assurance (Malta) Ltd. is authorised to carry on long term business of insurance in Malta and is regulated by the Malta Financial Services Authority.

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 more than 3,800 offices in 66 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa.

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