

Our Service Promise



HSBC
Premier

HSBC Premier Service.

Our service promise

- To provide a first class, relationship managed, banking and financial planning service.
- To use local knowledge and expertise to meet customer needs.
- To use our Global strength and coverage to deliver a service wherever our clients need it.
- To recognise you and your family as Premier customers, and all your individual needs, whenever necessary.
- To provide you with access to HSBC across all delivery channels (telephone, internet, face-to-face).
- To provide access to advice, products and services across the HSBC group as appropriate.

International Recognition.

Our commitment to you

- We will work in partnership to provide the best personalised advice and help to meet your needs.
- Where we identify financial planning or investment services needs, your Premier Relationship Manager can provide you with regulated investment advice*.
- Upon request we will conduct a full fact find to understand your personal circumstances, life goals and aspirations.
- 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.
- We will provide solutions that can give access to markets all around the world from both HSBC and third party providers as appropriate within regulatory guidelines. We pride ourselves on providing the Premier advice that is second to none.
- 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.
- We will provide regular updated access to Global and Local market information and provide regular statements of your wealth arrangements, with us, keeping you informed of progress.
- 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.
- If in the unlikely event you have cause to complain, you should refer to your Premier Relationship Manager 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.

* HSBC Bank Malta p.l.c. is licensed by the Malta Financial Services Authority to conduct investment services business and is enrolled as a tied insurance intermediary for HSBC Life Assurance (Malta) Ltd. under the Insurance Intermediaries Act 2006. Investment advice is provided by the Bank on a non-Independent basis which means that the range of products offered is limited to the financial instruments issued or provided by entities with whom we would have a contractual relationship.



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