

Service Guide

HSBC  PREMIER

Your guide to HSBC Premier

This handy Service Guide contains all the information you need to make the most of HSBC Premier. In it you'll find specifics on International Recognition and Support and how best to enjoy International Services with cross-border wealth management solutions. You'll learn how best to leverage our most comprehensive global wealth management services.

For enquiries, please contact your HSBC Premier Relationship Manager, or our 24-hour HSBC Premier Centre on 0800 028 088.

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Open to the world Open to possibilities

HSBC Premier¹ announces its new globally linked, personalised banking and wealth management service that enables you to explore and seize all the rich opportunities the world now has to offer. It's a comprehensive way of banking that brings together the very best of the world and gives you the latitude to experience it to the full. Throughout 300 International HSBC Premier Centres across the globe we're making the world more accessible, whether you are home or travelling abroad.

42°N Since 2000, house prices in Croatia have doubled in value on average. Prices are booming in some cities, especially Dubrovnik, known as the jewel of the Adriatic. By 2015, Croatia is expected to become one of the world's top five most popular travel and tourist destinations.

Dubrovnik **Croatia Europe**

International Recognition & Support

The power of our far-reaching and globally connected network means that as an HSBC Premier customer, you will receive personal recognition and unrivalled local support when you travel for work, leisure or move overseas. Access to global emergency assistance services is provided via a dedicated hotline. The hotline offers you assistance with emergency cash services² and instant card cancellation, freeing you to explore more of the world with complete peace of mind.

Global network of HSBC Premier Centres

Local support & recognition at home and abroad

Wherever you travel, our local HSBC Premier staff will offer you the same high levels of service. Simply present your HSBC Premier ATM Card at around 300 International HSBC Premier Centres around the world and you'll immediately be made to feel at home.

Global access to Premier

With HSBC Premier, you'll enjoy direct service with your local HSBC Premier Relationship Manager. You'll also have full telephone banking support by phone or email, through your 24-hour HSBC Premier Centre and access to HSBC's Internet Banking around the world via a dedicated HSBC Premier website.

Feel at home, even when you're away

HSBC Premier Centres worldwide are a valuable resource whenever you travel. Come and talk to our Premier staff in the country you are visiting to find out more about local places to eat, hotspots to visit and things to do. Tap into our local knowledge to make your trip more rewarding.

Comprehensive access both at home and abroad

Global access to HSBC Premier services

All international HSBC Premier Centres offer you full Foreign Exchange facilities, with local currency, US Dollar, Sterling and Euro – all at competitive exchange rates. While you wait, enjoy free refreshments, or catch up with international news on TV or with local and international newspapers and magazines provided.

Internet banking

HSBC's Internet Banking is simple, convenient and secure. Your personal financial information is kept safe and secure with a 3 way authentication process, Username, Password and 6-digit Security Code, from your online security device.

Worldwide ATM Network

With over 17,000 HSBC ATMs worldwide, enjoy quick and easy access to your money wherever you travel. Simply visit [hsbc.co.nz/premier](https://www.hsbc.co.nz/premier) to find out the locations of HSBC ATMs.

Emergency numbers & services

Emergency number

You have 24 hours a day, 7 days a week, access to HSBC's dedicated Premier Centre in New Zealand by calling **0800 028 088**.

**Worldwide number
1-908-PREMIER³**

Wherever you are in the world, it's easy to remember that you can always call our worldwide HSBC Premier hotline **1-908-PREMIER (1-908-7736437)** for emergency assistance 24 hours a day, 7 days a week.

Emergency cash services²

We understand that accidents do happen so we provide hassle-free cash services² at HSBC Premier Centres and branches worldwide should an emergency arise. Simply present your HSBC Premier ATM Card to receive emergency cash² at any HSBC Premier Centre or branch.

Global Travel Insurance⁴

As an HSBC Premier customer you have the opportunity to sign-up for global travel insurance⁴ should you require it, helping you enjoy your holidays or get on with business by giving you peace-of-mind when you travel. Your medical, luggage, emergency transport and personal liability expenses will be taken care of if you encounter any unforeseen problems for which you are insured while you're on holiday.

Benefits include:

- 24 hour medical and travel assistance
- Fast and efficient claims service
- Unlimited overseas medical cover
- Unlimited cover for pre-paid cancellation charges

- Personal baggage cover
- Personal liability cover
- Travel delay cover
- Toll-free assistance from anywhere in the world

For more information, call HSBC's Premier Centre on **0800 028 088**.



55°N
Moscow Russia

The Japanese believe that a Russian monk who had settled in Japan made the first 'matryoshka', an attempt by the settler to remind himself of his homeland and those that he had left behind.



International Services

HSBC Premier looks after your needs wherever in the world life takes you. When you move to a new country, we can provide personal services and practical solutions to assist you, making your finances the last thing you need to think about. You can enjoy cross-border account opening and free-of-charge internet banking funds transfer between your nominated HSBC personal accounts.

International Banking

Cross-border eligibility

Once you become an HSBC Premier customer, you receive superior customer service and can expect exactly the same recognition and service you're used to at home.

Your Relationship Manager

A dedicated Relationship Manager ensures a smooth transition overseas. Should you need banking services overseas, we will conduct an International Needs Review for you, in order to identify practical solutions to ensure all your financial needs will be taken care of both at home and abroad. Whichever country you'll be banking in, HSBC Premier provides you with useful information about moving and living abroad.

Pre-open overseas account⁵

Our qualified staff at the International Banking Centre can arrange to open overseas HSBC accounts for you before you leave for your new country. You will be advised of your new account number and sent an account pack, including cards and cheque books.

Free international online fund transfers between HSBC accounts

Wherever you travel, HSBC Premier offers you fee-free international online fund transfers between nominated HSBC personal accounts in your own name, via HSBC's Internet Banking. You'll be notified in advance should a certain country have regulatory restrictions on international fund transfers.

Credit history transfer

To ensure your move is as smooth as possible, we can, upon request, transfer your credit history from your originating country to assist access to credit facilities in the overseas country.⁶ (Please note further information may be required and will be disclosed on application).

Comprehensive international services website

Visit [hsbc.co.nz/premier](https://www.hsbc.co.nz/premier) to access useful information about moving abroad or investing overseas. There are also links to international tools (e.g. world clock, international dialing codes and Premier Centre locations worldwide) which come in handy for those on the move.

Global Wealth Management

At HSBC we provide you with a range of wealth management products and services⁷ to cover both your investment and insurance needs, with access to global and local market information to keep you abreast of the latest financial market news and developments. Best of all, knowledgeable HSBC Premier Relationship Managers can refer you to an Investment Adviser who will assist you in making informed choices, helping you achieve your goals.

Professional Relationship Management and state-of-the-art financial tools.

Relationship Managers, Investment Advisers and global network

Knowledgeable HSBC Premier Relationship Managers and Investment Advisers will spend time to find out your financial and investment goals.

We offer a range of wealth management products including:

- Managed Funds
- HSBC Cash Fund
- Deposit Services
- Personal and General Insurances

Regular review of your investment portfolio

You will have the opportunity to review the progress of your investment portfolio with your Investment Adviser if your investment needs change at any time.

Access to global and local market information

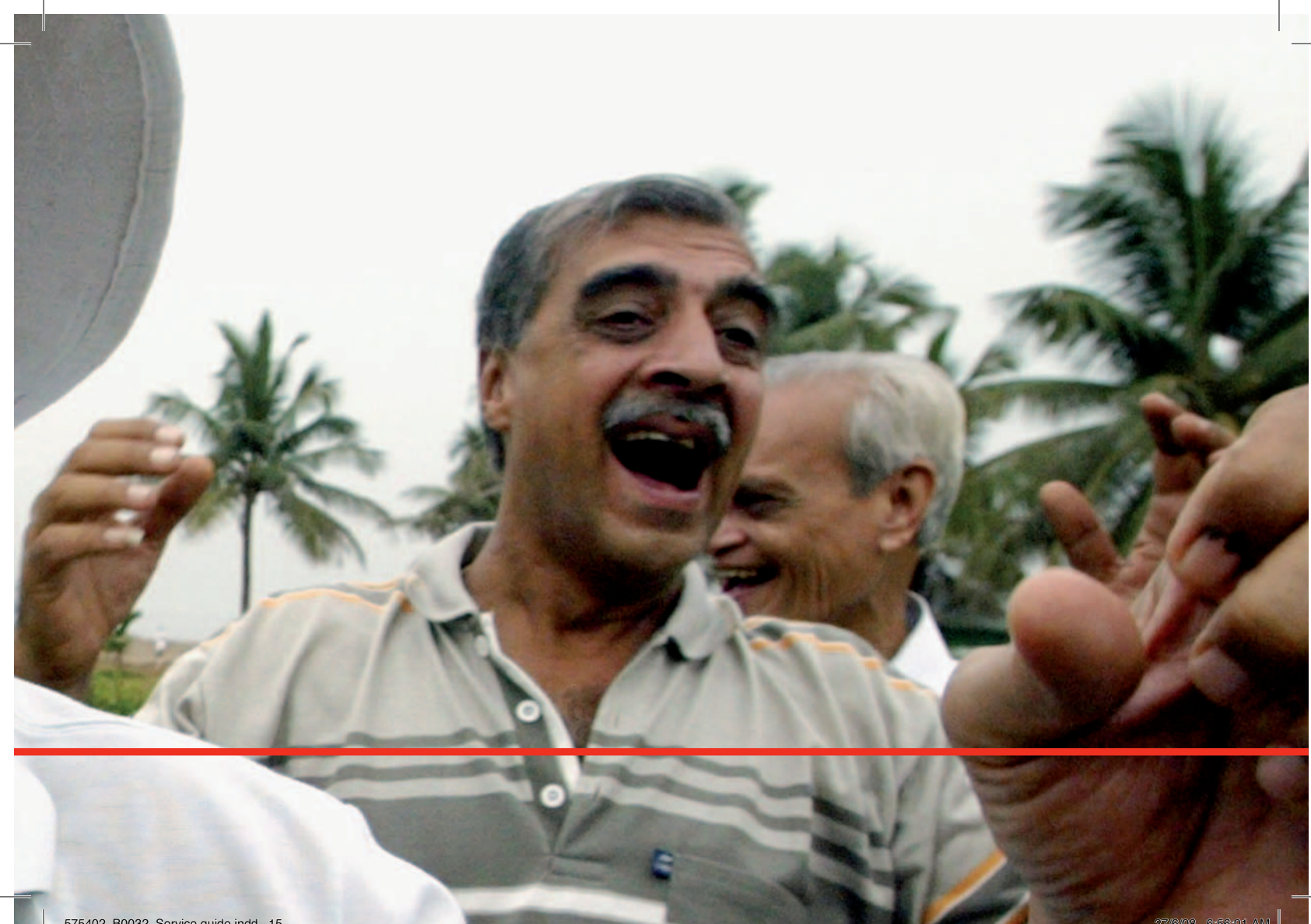
Being 'The World's Local Bank', we pride ourselves on providing insightful global and local market information to help you make informed investment decisions.

Range of wealth management products

HSBC offers a range of wealth management products to help you leverage the most appropriate wealth management solutions to achieve your financial goals. We can assist you in making informed choices to help you achieve your life goals.



28°N The first game of cricket in India was recorded in 1721.
New Delhi India Nearly three hundred years later, it is the country's most popular sport, making the national side the highest paid sports team, through sponsorship, in the world.



HSBC Premier Terms and Conditions

Please read these Terms and Conditions and keep them for your future reference. These Terms and Conditions are also available on request. These Terms and Conditions govern the HSBC Premier Service (HSBC Premier Agreement).

The Personal Financial Services Terms and Conditions and Fees and Charges brochure continue to apply to your accounts and facilities operated with HSBC. Other specific Terms and Conditions may also apply to other products and services offered through our personal services division like for example HSBC Cards, Internet Banking, HSBC Home Loans, Insurance Products and Wealth Management products. For HSBC Home Loans or other lending facilities, HSBC's normal lending criteria applies.

In these Terms and Conditions:

- HSBC Group means HSBC Holdings PLC, its subsidiaries and related companies
- "We", "us", "our", "HSBC" means The Hongkong and Shanghai Banking Corporation Limited, incorporated in the Hong Kong SAR with limited liability acting through its New Zealand branch.
- "You" or "your" means the individual person or persons in whose name the HSBC Premier service is established. If there is more than one, it means each of you separately and every two or more of you jointly.

Eligibility Criteria

Eligibility criteria applies to HSBC Premier and the eligibility criteria is set at our discretion. As at the date of these Terms and Conditions the eligibility criteria is that you must have at all times:

- a minimum value of NZD\$500,000 in loans with HSBC in New Zealand (facility limit not outstanding balance); or
- a minimum value of NZD\$100,000 in savings and investments with HSBC in New Zealand;

When benefits cease and termination of the HSBC Premier Agreement

Your eligibility to be an HSBC Premier customer and any preferential pricing and associated benefits will immediately cease to apply and the HSBC Premier Agreement will terminate if:

- You do not pay any amount due to us under any arrangement we (or the HSBC Group) have with you whether or not it is part of HSBC Premier; or
- You fail to pay any applicable service fees; or
- We inform you that you are no longer eligible due to your value of business with HSBC falling below the minimum required; or
- You are otherwise in default under this Premier Agreement or other terms and conditions agreed with HSBC; or
- We no longer continue to offer HSBC Premier; or
- We are required to terminate HSBC Premier by law, regulation, or policy.

Variation

We may reduce or increase any interest rate or reference interest rates from time to time in accordance with the Terms and Conditions applicable to our relevant products and services. We (or the relevant provider or issuer of the relevant products or services) may vary the features and the Terms and Conditions of our relevant products and services in accordance with the Terms and Conditions applicable to them.

From time to time, we may:

- a) change the eligibility criteria of HSBC Premier;
- b) change any of the HSBC Premier preferential pricing, features or benefits referred to in these Terms and Conditions or the Service Guide;
- c) introduce new HSBC Premier preferential pricing, features or benefits which will be subject to these Terms and Conditions (including any variation of them);
- d) change or introduce new HSBC Premier fees and charges; and
- e) change any of these Terms and Conditions.

All these changes can be made without your consent. We will give you 14 days' prior written notice of any of these changes.

You may cancel the HSBC Premier Agreement at any time by giving us at least 30 days prior written notice.

Law and Jurisdiction

The HSBC Premier Agreement is governed by the law of New Zealand and each party submits to the non-exclusive jurisdiction of the courts of New Zealand in connection with matters concerning the agreement.

Privacy Statement Your Confidential and Personal Information

In order for us to provide the HSBC Premier Service in compliance with the Privacy Act 1993 and our duty of confidentiality we wish to point out that your personal information may be collected, stored, transferred and used in accordance with the terms contained in the Privacy Act 1993/Personal Information/Exchange of Customer Information section of the Personal Financial Services Terms and Conditions booklet. The Privacy Act 1993 gives you the right to view and correct personal information we hold about you.

In some situations HSBC's product and service providers may collect personal information directly from you. You agree that this information may be exchanged with HSBC including for marketing, sales, statistical and other informational purposes.

Customer relations

If you have a query or complaint about any aspect of the HSBC Premier Service, please talk to your Premier Relationship Manager.

Or you can log onto our website, www.hsbc.co.nz and record your complaints or feedback via the "Contact Us" icon.

Important information

- ¹ The eligibility criteria for HSBC Premier is set out in the HSBC Premier Terms and Conditions in this Service Guide.
- ² You may access or borrow up to the New Zealand equivalent of USD1000 and further amounts may be made available upon application and assessment by HSBC. Funds will only be provided in countries where HSBC is located and where you present adequate identification (such as your Passport or HSBC Premier ATM Card). Fees, charges and interest may apply in respect to any advance and details of these charges are available on request. HSBC is authorised to debit any local account for the amount converted in order to provide the emergency cash service. Exchange rates may apply and can fluctuate.
- ³ Call charges apply.
- ⁴ Insurance provided is arranged or referred by HSBC and underwritten by AIG, AIGLife, or IAG depending on products purchased.

HSBC is not responsible for the acts or omissions of these providers or liable to underwrite or pay any claim on an insurance policy. HSBC may be paid commission for arranging or referring such insurance.

- ⁵ Subject to any local regulatory restrictions in your new country.
- ⁶ Only in countries where HSBC Premier is offered and is subject to local statutory and regulatory requirements.
- ⁷ Investment Statements are available for all Wealth Management Products and Term Deposits, these along with our General Disclosure Statement are available on request and free of charge from your Premier Relationship Manager. Investment returns are not guaranteed by HSBC or the Group. HSBC is not providing a financial advisory service and prospective investors should obtain independent tax and investment advice. Investment Adviser Disclosure Statements for HSBC Investment Advisers are available on request and free of charge.





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The world's local bank

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hsbcpremier.co.nz

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