

HSBC Premier newsletter – April 2011

Welcome to the second edition of your HSBC Premier newsletter for 2011. In this issue, we have an article from Annabelle White regarding her experience with HSBC Premier and the importance of relationships. Valuing relationships with others has certainly come to the fore with the recent earthquakes in Christchurch and Japan and our thoughts are with all who have been affected by these tragic events. We realise that many continue to endure the aftermath of the far-reaching devastation and are committed to supporting our customers and colleagues wherever possible.

For the latest updates regarding our support for Christchurch business and personal customers, including how you can make a donation to the New Zealand Red Cross 2011 Earthquake Appeal or the New Zealand Government Christchurch Earthquake Appeal, please [click here](#).

We are currently updating our website, and as a result, the articles in this edition of the newsletter will click through to one central newsletter instead of through to our website. This will contain all the articles in full and will include further links as appropriate. This website update also means that our internet & phone banking will not be available between New Zealand time 2.30pm Saturday 9 April to 6pm Sunday 10 April. Our call centre staff will also not be able to access these systems during this period. We apologise for any inconvenience this may cause.

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Last chance to secure market leading home loan rates

If you are looking to purchase a new home, extend your current property investment, or your fixed mortgage is about to expire, then now's the time to talk to HSBC about our market leading preferential home loan rates for HSBC Premier customers.

Our very special fixed term offer of **4.99% pa for six months**, available to you when you take out HSBC Home and Contents Insurance, will not be around for long, so if you're thinking about taking out a home loan, now's the time to do so.



If you would rather not take out HSBC Home and Contents Insurance, our six month fixed rate for HSBC Premier customers is still a market leading 5.49% pa. Plus there is no insurance requirement for any of our other fixed term HSBC Premier home loan rates, so if you would prefer a longer term, those preferential rates are also available to you.

As an existing HSBC Premier customer you can apply for a home loan of any value (there's no minimum amount required) – just contact your relationship manager today.

To view our current home loan rates, [click here](#).

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Annabelle White – it's all about relationships

Annabelle White, one of New Zealand's foremost cooking personalities, has hosted a few functions with HSBC this year and is a proud HSBC Premier customer. Relationships are the key theme for her article this month, capturing the feelings of many given the recent events in Christchurch.



There has never been a more important time to celebrate relationships – calling and checking on friends, family and colleagues in Canterbury; the reassurance of a glass of wine and good food with family and friends after a day at work; or sharing the delights of Auckland's Albert Park festooned with lights for the Lantern Festival – relationships are the cement of our communities and we can all see that bricks, mortar and infrastructure can fail, but support and relationships make people strong and possibly stronger.

It's the same in the field of business – relationships are the key to good and effective communication and sensible business planning. Even as a humble cook and media person the relationship with a personal banker transforms an enormous concern into something more manageable – worried about fluctuating rates, money for overseas, the best financial options, needing helping with online banking (this is a lady who is very challenged with technology) – I turn to Chris Hung at HSBC Premier.

Yes, the warm greeting and offer of a cup of coffee with international newspapers on Level 19 at One Queen St in Auckland helps, but his willingness to listen and not judge, be supportive and interested, helps transform so many problem areas. The cheerful “can do” approach is an additional bonus.

Recently at the Crowded House concert at the Auckland winery, Villa Maria, I had the opportunity to meet up with Kimmy Lam, HSBC Premier relationship manager from Takapuna. She is a delight, and her super rapport with the other guests saw business cards being exchanged and contacts established with ease, all while sipping great wine and enjoying the concert.

It's wonderful when business and pleasure go hand in hand – you want that opportunity with people who know you and who you have that sense of ease with. It also makes it easier to ask them that silly question if it should arise – never apologise for phoning with the smallest request – it may seem small or silly but believe me, the requests I have made transform the silly into an art form...

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Fund in focus: HSBC China Fund

The HSBC China Fund is available exclusively to HSBC Premier customers, and part of our emerging market focussed HSBC Global Unit Trusts.

The HSBC China Fund invests in the HSBC Global Investment Funds – Chinese Equity Fund. This Sub-Fund of HSBC Global Investment Funds has been active since June 1992, and has a five year cumulative performance of 80% (as at 31 January 2011).

Mandy Chan is an Investment Director in the Equities team at HSBC Global Asset Management and the Fund Manager of the HSBC Global Investment Funds – Chinese Equity Fund. She recently gave an interview regarding her views on China and how these may affect investment decisions.

To read this interesting interview in full, [click here](#).

To view our latest HSBC Global Unit Trust unit prices, [click here](#).



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We're moving to Botany Town Centre

HSBC is relocating the Somerville Wealth Centre and ATM to Botany Town Centre on 23 May 2011.

This new move highlights just how committed HSBC is to East Auckland. The new Premier Centre is located in a prime position in Botany Town Centre, known as the business and commercial hub of East Auckland, giving you the option to do your banking and shopping in one easy location.

The HSBC Somerville Wealth Centre will be open during normal business hours until Friday, 20 May 2011. On Monday, 23 May 2011, the new HSBC Premier Centre will open at 2 Market Square on the Ground Floor of the Botany Town Centre.

This new location will be equipped with all the latest features of our international HSBC Premier Centres, including private meeting rooms for customers, free internet access and fax facilities, teleconferencing facilities and business magazines and newspapers.

If you have any questions regarding this move, please contact your relationship manager.



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New HSBC Premier Privilege offers

Enjoy a 25% discount off the OSIM uDream Robotic Massage Chair.

The result of years of research, testing and uncompromising attention to detail and design makes the OSIM uDream massage an experience you'll definitely want to repeat. And as an HSBC Premier customer you can now experience this Japanese masterpiece in your home at 25% off the normal retail price.



To take advantage of this exclusive 25% discount, simply present your HSBC Premier card at OSIM's Parnell store at the time of purchase.

To view this stylish OSIM uDream visit www.massagechair.co.nz for further details.

For more information on the offer for HSBC Premier customers please call +64 9 366 6633 or email tommy@osim.co.nz

Willement Sports Travel

Willement Sports Travel are leaders in providing the ultimate sporting holiday experience – whether it be in New Zealand or overseas – and this August they are organising a long weekend on the Gold Coast which includes two rounds of golf and the added bonus of seeing the All Blacks play the Wallabies in Brisbane.

As a special offer for HSBC Premier customers, Willement Sports Travel will also provide a complimentary room upgrade at the Radisson Resort for the duration of your stay and a complimentary bottle of Champagne on your arrival.

To redeem this offer, simply advise the name of your relationship manager when making your booking through Willement Sports Travel.

For full details of the tour, including registration details, [click here](#).



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Deloitte

In our last edition of this newsletter, we profiled Deloitte as one of our latest HSBC Premier Privileges partners. Please be aware that the 25% discount offered on their tax advice services only apply to HSBC Premier customers immigrating to and emigrating from New Zealand.

All our HSBC Premier Privilege Partners can be found on our website. To view a complete list of the offers available to you, [click here](#).



Thank you to everyone who took part in the HSBC Premier Privileges survey and congratulations to Mr Johnson who won the \$500 worth of HSBC Premier Privilege vouchers. Your feedback on what you would like to see added to our current suite of Privileges will certainly help us enhance this service.

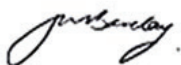
Finally, did you know HSBC and Marsh Insurance have a global partnership offering HSBC customers insurance broking and risk management services, such as consulting, trade credit, people risk and ACC cost reduction strategies? This service is now also available to HSBC Premier New Zealand customers.

The world's leading insurance broker and risk advisor, Marsh is a member of Marsh & McLennan Companies – a global professional services firm with over 50,000 employees worldwide and annual revenue of \$10 billion. This firm is also the parent company of Guy Carpenter (the risk and reinsurance specialist), Mercer (the provider of HR and related financial advice and services), and Oliver Wyman (the management consultancy firm).

For further information on this service, contact Glen Tonks on 09 918 8725.

Well, that concludes this edition of your HSBC Premier newsletter. To find out more on any of these topics please contact your relationship manager, call 0800 028 088 or email premier@hsbc.co.nz.

Yours sincerely



John Barclay
Head of Personal Financial Services

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Important information

HSBC Global Unit Trusts

Past performance is not necessarily a reliable indicator of future returns. Each of the Funds invests primarily in shares of a particular sub-fund of HSBC Global Investment Funds, which is an investment company incorporated in the Grand Duchy of Luxembourg. Units in the Global Unit Trusts are distributed by HSBC and are issued by HSBC Investments New Zealand Limited. The terms and conditions set out in the Global Unit Trusts Investment Statement and Prospectus apply, which are available free of charge at any HSBC office. Units in the Global Unit Trusts do not represent bank deposits or other liabilities of HSBC and are subject to investment risk, including possible delays in repayment and loss of principal invested. No person guarantees HSBC Investments New Zealand Limited or the capital value or performance of the Global Unit Trusts. Eligibility criteria apply to HSBC Premier and minimum investment criteria apply. Investment Adviser Disclosure Statements are available on request free of charge.

Willement Sports Travel offer

Willement Sports Travel is solely responsible for the organisation and provision of the Bledisloe Cup and Golfing Weekend Tour. HSBC's association with the Tour is limited solely to being a promoter of the Tour to HSBC Premier customers. HSBC accepts no liability for the Tour.

General

Eligibility criteria apply to HSBC Premier. Terms and conditions and fees and charges may apply to the products and services mentioned. Investment Adviser Disclosure Statements are available on request, free of charge.