

Start living a life
without boundaries



HSBC Premier

HSBC 
The world's local bank

An introduction to your Premier Service

Welcome to the world's first globally linked up banking services, HSBC Premier. We recognise that you have achieved what others can only dream about and understand that you expect more out of life as you move ahead.

As the world's local bank, we can offer you the support and expertise required to make the most of the world's opportunities. Live a life without boundaries and embark on this truly rewarding relationship with us, where you will have exclusive access to a wide range of banking privileges.

HSBC Premier is here to keep you informed, in control and financially secure in this fast-moving global economy we live in. We are here to offer tailor-made services to meet your needs, on your latitude, wherever in the world that may be.

29°N – Guadalupe Island, Mexico



Introduction

You and
your wealth

Your day-to-day
banking

You and
your family

Your bank
around
the world



You and your wealth

Financial Management designed to your exact specifications

At HSBC, we provide you with a wide range of wealth management products to cover both your investment and insurance needs, with access to global market information to keep you abreast of the latest financial market news and development. Best of all, our professional and informed HSBC Premier Relationship Manager will guide you in making informed choices, helping you achieve your goals at every stage of your life with personalised financial planning.

Choosing the right financial management plan

Your HSBC Premier Relationship Manager is a well qualified individual who will take you through various investment and insurance products. They are there to work together with you in developing a personalised financial plan according to your needs, your goals, and your attitude to risk. Think of them as your navigator through an unparalleled network of Financial and Wealth advisors, giving you access to a level of local expertise around the world that you would be hard-pressed to find anywhere else.



You and your wealth

Regular review of your portfolio

Personalised care and attention to guide you in looking after your wealth management needs are our key priorities. Your HSBC Premier Relationship Manager will be pleased to conduct a review on the progress of your portfolio with you at least twice a year or at your request.

Access to global market information

Being the world's local bank, we pride ourselves at providing insightful global market information to help you make informed investment decisions. Our relevant and comprehensive analysis on equity, fixed income, interest rates and exchange rates will be made available on the internet or other channels on a regular basis.

Comprehensive wealth management products

You can maximise your wealth potential by choosing from our wide range of investment and insurance products, covering major asset classes.

With international market exposure, we offer product solutions that suit your risk appetite and needs. Our exclusive investment services for HSBC Premier customers include Local and Foreign Currency Deposits, Unit Trusts and Structured Products with tailor-made features which will help you enhance your potential returns.

We also carry wide ranges of insurance products and services which are designed to protect you and your family against events that will hopefully never arise.

Deposit services

You can enjoy our deposit services in Brunei dollars (BND) and up to ten(10) different foreign currencies.

Our choice of BND accounts includes BND savings account with daily compound interest payable monthly, Non-interest-bearing BND current account and BND time deposits.

Foreign currencies savings and time deposits accounts offer additional opportunities to take advantage of favourable interest and exchange rate movements. You can choose from a selection of ten(10) currencies as listed below:

- | | |
|----------------------------|-------------------------|
| i) Australian dollar | vi) Japanese yen |
| ii) Canadian dollar | vii) New Zealand dollar |
| iii) Chinese yuan renminbi | viii) Pound sterling |
| iv) Euro dollar | ix) Swiss franc |
| v) Hong Kong dollar | x) US dollar |

Unit Trusts services

Unit Trusts allow you to diversify and broaden your portfolio across sectors and countries, diversifying the risk a single investment can carry. You can also invest in markets that are normally inaccessible to individual investors. We offer a wide range of open-end funds managed by world renowned fund houses, selected by HSBC's global investment experts for your diversification and access to international markets.



You and your wealth

Our Unit Trusts Monthly Investment Plan also offers you the flexibility to adjust your contribution or redirect your allocations.

Please note: An Investment involves certain risks. Investors should refer to the Explanatory Memorandum or Prospectus for further fund details and the risk involved.

Structured Products

In addition to the traditional investment options, we offer Structured Products (eg capital secured / guaranteed returns) linked to different underlyings such as interest rates and currencies that best meet your investment views and portfolio diversification needs, as well as providing you potentially attractive return.

Please note: Structured Products are not the same (nor should they be treated) as substitutes for normal fixed time deposits. The return in relation to a Structured Product is dependent upon prevailing market conditions.

The return from a Structured Product can be higher or lower than a fixed time deposit over the entire investment period. Some Structured Products may not be 100% capital secured. Investors should refer to the All in one document for further fund details and the risk involved.

Insurance

At every stage of your life through insurance, we give you the peace of mind by protecting your life, your future, your loved ones, your health and even your home and possessions so that you and your family feel safe about the future.

The different types of insurance currently available to you through HSBC range from Life insurance, Home and Fire Insurance, Travel Insurance to Personal Accident Insurance.

Please note: The above insurance plans are underwritten by various insurance providers (including Life and Takaful insurance). HSBC is an insurance agent/

referral party authorised by the insurance companies.

Preferential pricing

HSBC Premier brings you preferential pricing and charge waivers on selected banking services. We also offer privileged terms on deposit, lending interest, exchange rates, unit trusts and insurance products.



Your day-to-day banking

Making the most of today

The power of our far-reaching and globally connected network means that as an HSBC Premier customer, banking is made easier for you with dedicated Premier PhoneBanking services, HSBC Internet Banking, exclusive access to Premier Centres in Brunei Darussalam and abroad and the world's most widely accepted HSBC Premier MasterCard® credit card offering global privileges and best-in-class rewards.

24-Hour HSBC Premier PhoneBanking services

Enjoy the convenience of our simple, easy-to-use manned HSBC Premier PhoneBanking service. With us, your banking needs are well taken care of, 24 hours a day, 7 days a week on (673) 2 252 256.

HSBC Internet Banking service

Through HSBC Internet Banking, you can handle your personal finances in your own time, and in the privacy of your home or office. HSBC Internet Banking allows you to enjoy our comprehensive range of internet-enabled financial services, including, subscription and



Your day-to-day banking

redemption of Unit Trusts, bill payments, and fund transfers within Brunei and around the world.

Global network of HSBC Premier Centres

Whether you are in Brunei or travelling, you can always enjoy privileged access to our wealth management and banking services when you visit any of our International HSBC Premier Centres. Simply present your HSBC Premier MasterCard® credit card or HSBC Premier ATM card at over 350 International HSBC Premier Centres around the world to receive the warmest welcome and gain access to exclusive lounge facilities.

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

Pre-Order Services

You can make use of our pre-order services, available only to HSBC Premier customers enabling you to preorder foreign currency banknotes, new BND banknotes, traveller's cheques, cashier's orders and demand drafts.

Pre-approved Overdraft

All eligible customers will automatically receive a standby overdraft limit of BND20,000 – giving you extra convenience when you sign up for HSBC Premier packages (subject to local regulation and available only for Premier customers with BND150,000 or more in Brunei).

HSBC Premier MasterCard® credit card and rewards

Your pre-approved HSBC Premier MasterCard® credit card (aged criteria 21 years old or above) is accepted at over 24 million merchant locations around the world. It also comes with exceptional worldwide privileges under

our HSBC Premier Privileges Programme, best-in-class rewards programmes and excellent emergency support, and you have a card that truly merits the HSBC Premier status.

HSBC Premier Privileges Programme

Discover the vast possibilities with HSBC Premier Privileges whether you are looking for travel offers, booking a restaurant, leisure activities or shopping in Brunei as well as travelling aboard. HSBC Premier MasterCard(R) Credit Card provide you with a wealth of special offers and unique opportunities with renowned brands wherever you go. Visit www.privileges.hsbcpremier.com for more information.

Best-In-Class Rewards Programme

The HSBC Premier MasterCard® credit card has the finest rewards programme providing you with a fabulous choice of selected items from some of the most acclaimed establishments in town, including prestigious shopping and fabulous dining outlet.



Your day-to-day banking

Every time you spend on your HSBC Premier MasterCard® credit card, you can earn Rewards Points, which can be used to redeem gifts of your choice under HSBC Rewards Programme.

HSBC Rewards Programme offers you wide range of exclusive benefits that allow you to explore life to the fullest whereby HSBC Premier MasterCard® credit cardholders are entitled to 15% discount redemption on HSBC Rewards Programme (excluding Air Miles, Love Rewards and Go Green Rewards).

You can also convert your rewards points to air miles and fly around the world on Royal Brunei Airlines and Singapore Airlines' frequent flyer programmes Royal Skies and KrisFlyer respectively.

Please note: if you wish to convert your Rewards Points to Royal Skies Air Miles and/or KrisFlyer, please enrol in HSBC's Mileage Programme.



You and your family

Take extra care of the things you value most

Not only will you benefit from the globally linked-up service that we provide, as an HSBC Premier customer, your HSBC Premier Relationship Manager can help you make informed choices about planning a secure future and to make banking easier for you and your loved ones.

Family Financial Planning

It is never too early to start planning for your children's future. Family Financial Planning can help you put plans in place for all of your children, to ensure they are never left stranded while travelling or at school abroad.

Your Relationship Manager will work with you to develop a financial plan that is tailored to meet the financial objectives of yourself and your loved ones. And whether it is a deposit for a house, the means to buy their first car or a fund to get them through college at home or abroad, HSBC Premier offers Financial Planning Services to assist and help you realise your goals.



You and your family

HSBC Premier KidzSaver

One of the most important life skills you can teach your children is an appreciation of the value of money. With HSBC Premier KidzSaver, you can give your children the freedom to manage their own money responsibly – with your guidance. Your children will also receive a Premier Recognition Card.

Premier Services for your children abroad

When your child is ready to pursue his/her studies abroad, give them a headstart through HSBC Premier international services and help smooth their transition in a new place. Put your mind at ease, wherever they are heading because you can conveniently arrange for all your child's banking needs here with HSBC Premier!

Please note: Premier KidzSaver is only available to children (0 - 14 years old) of HSBC Premier customers

Global safety net for you and your family

Whether your loved ones are going abroad for studies or new travel experiences, it is good to know that they are not on their own. You do not need to worry about how they will cope if something goes wrong, because you can be assured that we will continue to offer special privileges and services to assist them if the need arises. Emergency assistance is just one phone call away with our +1-908 PREMIER (+1-908-7736437) helpline which allows your loved ones to call anywhere, anytime.

Moreover, HSBC Premier won't let them down during an emergency and an instant emergency encashment up to USD2,000 is available to your loved one with your permission.

We will also immediately block your/your family ATM and credit cards in the event of lost/stolen card and have the replacement cards ready by the next business day.

Single HSBC Premier Relationship Manager

To help make banking easier for you and your loved ones, HSBC Premier will assign a dedicated Premier Relationship Manager to manage all your accounts.

HSBC Premier MasterCard® Credit Card for Family

You can apply for additional pre-approved HSBC Premier MasterCard® credit cards (age criteria of 21 and above) with emergency support and recognition for you and your immediate family members. They can also enjoy the same level of privileges as you do.

Please note: Pre-approved feature is subject to local regulation and additional HSBC Premier MasterCard® credit cards can be issued to other person besides HSBC Premier customer's immediate family members, subject to approval.



Your bank around the world

Feel at home wherever you are

The world is becoming a smaller place, and many of our customers move or travel frequently – rest assured that we will look after your needs wherever life takes you in the world. As an HSBC Premier customer in Brunei who meets the HSBC Premier minimum balance requirement, you are automatically entitled to receive HSBC Premier services in other countries; the required minimum balance applicable to these countries will be waived. This is because your HSBC Premier status qualifies you for the best services across the world to make you feel at home wherever you are.

Pre-Opening of Overseas Account

Your HSBC Premier Relationship Manager can arrange to open overseas HSBC accounts for you before you even leave for your new country. We can advise you of your new account number within 3 business days. Your account will be opened and your account pack, including a cheque book, HSBC Premier ATM card, credit card and related Personal Identification Numbers (PINs) will be ready within 10 business days.



Your bank around the world

To ensure your move is as smooth as possible, we can also transfer your credit history from your originating country to facilitate access to similar levels of credit in the overseas country where HSBC Premier is offered.

Please note: Pre-approved HSBC Premier MasterCard® credit card and other credit facilities shall be granted at the bank's discretion subject to overall satisfactory account performance, availability of products overseas and local regulations.

Personalised On-Boarding Services

A dedicated international expert will be assigned to manage the entire process of establishing your accounts in the new country. Upon a successful transfer, a local HSBC Premier Relationship Manager will contact you to ensure that you have settled in and to provide assistance wherever necessary.

Global View, Global Transfer

With HSBC Premier, Global View allows you to access, view and manage all your HSBC accounts worldwide with ease through one internet service and one single password logon.

You can also enjoy free fund transfers via Global Transfer in Global View between your HSBC accounts (including joint accounts), whichever country they are held in.

This service is available in selected countries only and will be introduced to more countries later. Please look out for upcoming communications via www.hsbcpremier.com.bn.

Comprehensive International Services Website

Visit our website www.hsbcpremier.com.bn to get useful information about moving abroad, buying property or investing overseas. For those customers interested in sending their children to study abroad, we have a web resource centre with helpful details to assist

your planning and preparation. There are also links to international tools, eg world clock, international dialling codes and HSBC Premier Centre locations worldwide which come in handy for people on the move.

Worldwide Number

(1) 908 PREMIER [(1) 908 7736437]

Wherever you are in the world, it is easy to remember that you can always call our worldwide HSBC Premier emergency hotline (1) 908 PREMIER (charges apply) for the aforementioned emergency assistance services 24 hours a day, 7 days a week ensuring peace of mind.

Emergency encashment and card replacement services

We understand that accidents can and do happen so we provide hassle-free encashment services as well as efficient emergency card cancellation and replacement services should an emergency arise.



Your bank around the world

By calling our +1-908 PREMIER (+1-908-7736437) or visit any of our 8,500 HSBC branches around the world, you can arrange an emergency encashment up to USD2,000.

Alternatively, if you lose your HSBC Premier MasterCard® credit card, simply call the HSBC Premier MasterCard® credit card emergency hotline on +1-314-275-6781 and we will cancel it immediately and arrange for card replacement the next day. Emergency cash can also be arranged before you receive the new card. You can collect the cash at over 245,000 outlets across 200 countries/territories. Now that's convenience!

Emergency encashment service is subject to local regulations. HSBC Premier MasterCard® credit card emergency hotline is operated by MasterCard® International and its appointed agent/third party service provider with dedicated HSBC Premier MasterCard® Global Services Representative.

Worldwide HSBC Premier ATM network

With your HSBC Premier ATM card, you can access up to (3) three of your accounts – your HSBC Premier Brunei Dollar (BND) savings and current accounts, plus any other Foreign Currency account in your name. You can also make the most of our extensive range of self-service banking machines or services including our ATMs, Cash Deposit machines, Cheque Deposit machines and other services.

You can enjoy all these services at no cost. Moreover, whether you are at home or abroad, you can withdraw cash from your BND savings and current account at over 17,000 HSBC ATMs worldwide, free of charge. Additionally, you can access over 1,000,000 third party ATMs.

Please note: Daily ATM withdrawal limit of BND4,000 will be applicable.

Mortgage Services with an International Pre-Approved Limit

HSBC's Mortgage Services with an internationally pre-approved limit, aims to find the best mortgage plan for you; a personalised plan that includes all the services you need; help with your application, advice on mortgage loans and refinancing. We can refer you to trusted property agents and solicitors. And when you have found a property within your budget, we will give you an instant valuation and work out how much you can actually afford to borrow.

Whether you are buying a property (completed or not) in the primary or secondary market, or refinancing your existing one, we offer a variety of mortgage loans to suit your needs. This service is only applicable to customers who maintain a Total Relationship Balance of B\$150,000 and above.

