



HSBC Premier
at a glance

32°S - Nelson Bay, Australia

HSBC Premier

HSBC 

The world's local bank

Introduction

This booklet contains all the information you need to make the most of HSBC Premier. In this guide, you'll find details on services we provide to our HSBC Premier customers, including information on the International Recognition and Support you are entitled to around the world, and how our International Banking Centres can assist you to set up your overseas HSBC services should you require these. You'll also learn more about your HSBC Premier MasterCard® credit card which gives you access to a best-in-class rewards programme, with benefits you can enjoy at home and away. And we'll also show you how to leverage our comprehensive global wealth management services.

Please refer to the relevant sections of the guide and related Terms and Conditions for more details on HSBC Premier services. If you have any enquiries, feel free to contact your HSBC Premier Relationship Manager, or our 24-hour HSBC Premier PhoneBanking on (673) 2 252 256.



24°N - Mexico City, Mexico

Gracefully dressed Adelitas (cowgirls) manoeuvre their horses at a Mexican rodeo. The rodeo is a great reflection of the romance and chivalry found everywhere in Latin-American culture.

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24°N - Xochimilco, Mexico

In Xochimilco you'll see several colourful boats docked by the water near the flower markets. This Trajinera (a traditional flat-bottomed Mexican boat) serves as an impromptu office for a traveller.

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. Easy access to global emergency assistance services is provided through a dedicated hotline offering support when you need it, including emergency encashment services, lost/stolen card reporting and credit card replacement on the next working day, freeing you to explore more of the world with complete peace of mind.

Global Network of HSBC Premier Centres

Local Support and Recognition both at Home and Abroad

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 300 International HSBC Premier Centres around the world to receive the warmest welcome and gain access to exclusive lounge facilities. For locations of HSBC Premier Centres in Brunei, please visit www.hsbcpremier.com.bn for the latest list.

Access to your HSBC Premier Relationship Manager and Brunei HSBC Premier PhoneBanking Services when Abroad

When you are visiting outside of Brunei, you can reach Brunei HSBC Premier PhoneBanking services for free by making a collect call through the local telecom provider and connecting to (673) 2 252 256. Alternatively, you can visit any of our HSBC Premier Centres to reach your HSBC Premier Relationship Manager at home or log on to HSBC Internet Banking.

Provision of Local Knowledge and Travel Tips

Our HSBC Premier Centres worldwide are 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.

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.

You can check your account balances and transfer funds between any of your sole-named / joint-named accounts¹ or make payments to registered² HSBC and third party accounts.

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

Worldwide HSBC Premier ATM Network

With your HSBC Premier ATM card, you can access up to three of your accounts – your HSBC Premier Brunei Dollar (BND) savings and current accounts, plus any other Foreign Currency account in your name. Your HSBC Premier MasterCard® credit card can also be combined with your HSBC Premier ATM card function so that you can use your HSBC Premier MasterCard® credit card to access your credit card account and a self-named BND account of your choice (either Savings or Current).

With your HSBC Premier ATM card, you can also make the most of our extensive range of self-service banking

- 1 Customer can perform fund transfer and balance enquiry on joint-named account(s) after registration.
- 2 Customer has to set up the transfer limit through registration, before transferring fund to non-registered account(s).

machines or services including our ATMs³, Cash Deposit machines, Cheque Deposit machines and other services. Our HSBC Premier customers can enjoy all these services for free. 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.

Global Emergency Number and Emergency Services

Emergency Encashment Services⁴

We understand that accidents can and do happen so we provide hassle-free encashment services should an emergency arise. You can choose to either visit one of our HSBC branches or simply make a collect call to the HSBC Premier MasterCard® credit card emergency hotline on (1) 314 275 6781 anywhere in the world to arrange emergency cash that can be delivered to over 245,000 outlets across 200 countries. Now that's convenience!

Report Loss of Credit Cards and Emergency Card Replacement Service⁵

We provide efficient emergency card cancellation and replacement services through the HSBC Premier MasterCard® credit card emergency hotline on (1) 314 275 6781. Should you lose your card, we will stop your lost card immediately and issue a new card to you on the next day or an emergency cash advance pending delivery of the replacement card.

Worldwide Number

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

Wherever you are in the world, it's easy to remember that you can always call our worldwide HSBC Premier emergency hotline (1) 908 PREMIER⁶ for the aforementioned emergency assistance services 24 hours a day, 7 days a week ensuring peace of mind.

3 Daily withdrawal limit of B\$4,000 will be applicable.

4 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.

5 Service operated by a dedicated HSBC Premier MasterCard® Global Services Representative.

6 Charges apply.



38° N – Cappadocia, Turkey

Cappadocia is home to some of the most unique topography in the world. Volcanic lava that has eroded over thousands of years has shaped a surreal and esoteric landscape. And there's no better seat in the house than a hot air balloon to watch this otherworldly spectacle.

International Services

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. Once you are an HSBC Premier customer in Brunei and meet the HSBC Premier minimum balance requirement, you are automatically entitled to receive HSBC Premier services in other countries and the minimum balance requirement applicable to other countries will be waived. This is because your HSBC Premier status qualifies you for the best services across the world⁷.

International Banking Services for Free

International Needs Review

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.

Pre-Opening of Overseas Account

Our experts at the International Banking Centre 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.

Credit History Transfer

To ensure your move is as smooth as possible, we can transfer your credit history from your originating country to facilitate access to similar levels of credit in the overseas country⁸.

Global Offshore Services

With 5 HSBC Premier Offshore Centres available globally around the world, you can enjoy the convenience of banking outside your country of residence, whether to diversify your assets offshore or looking a safe haven for your money.

7 Applicable in countries or locations where HSBC Premier is offered. Please refer to www.hsbcpremier.com.bn for the complete country list.

8 Applicable in countries where HSBC Premier is offered. In countries where HSBC Premier is offered and subject to local regulations. 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.

Free International Online Fund Transfers between your HSBC Accounts

It's your money, why should you pay to have it transferred between countries? As an HSBC Premier customer, you can enjoy free fund transfers via HSBC Internet Banking between your HSBC accounts (including joint accounts), whichever country they are held in⁹.

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.

Global View¹⁰

With HSBC Premier, Global View lets you access, view and manage your HSBC accounts held in different countries and territories conveniently, in one place, with a single logon. You can also launch HSBC Internet Banking from Global View for accounts located in other countries or territories, once these accounts are linked on Global View. You can access, view and manage all your HSBC accounts worldwide with ease through one internet service, giving you a bird's eye view of your holdings with HSBC, with one single password. (Please refer to the Appendices for more details).

⁹ Subject to local regulations.

¹⁰ This service is available in selected countries only and will be introduced to more countries later. Please look out for coming communications via www.hsbcpremier.com.bn.

HSBC Premier MasterCard® Credit Card and Rewards

Your pre-approved¹¹ HSBC Premier MasterCard® credit card is accepted at over 24 million merchant locations around the world. Marry that with exceptional worldwide privileges under our *home & Away* Programme, best-in-class rewards programmes and excellent emergency support, and you have a card that truly merits the HSBC Premier status. Read on to find out more about our HSBC Premier MasterCard® credit card services or call our HSBC Premier PhoneBanking service on (673) 2 252 256.

Exclusive Rewards

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

Mileage Programme¹²

Ever wished you could visit some of the world's most exciting and exotic destinations for free? With HSBC's Mileage Programme, you can earn free miles to fly around the world on Royal Brunei Airline and Singapore Airline's frequent flyer programmes Royal Skies and KrisFlyer respectively.

HSBC Premier Rewards Programme

HSBC Premier Rewards Programme offers you a range of exclusive benefits that allow you to explore life to the fullest. Earn extra Reward Points by putting your spending and bill payments on your HSBC Premier MasterCard® credit card. All HSBC Premier MasterCard® credit cardholders are entitled to 15% discount on redemption of offers in the HSBC Rewards Programme¹³. You can choose to redeem the Reward Points on Cash Back, Air Miles, Go Green Rewards, Exclusive HSBC Rewards and Love Rewards.

11 Pre-approved fee-free HSBC Premier additional credit card is restricted to the HSBC Premier customer's children (aged 21 or above) or immediate family members (aged 21 or above). Additional HSBC Premier MasterCard® credit card can be issued to other person besides HSBC Premier customer's immediate family members, subject to approval. The pre-approved feature is subject to local regulations.

12 Please enroll in HSBC's Mileage Programme if you wish to convert your Reward Points to Royal Skies Air Miles and/or KrisFlyer.

13 Not valid for Air Miles Redemption, Love Rewards and Go Green Rewards.

home & **Away Programme**

Wherever you travel, you can enjoy exclusive offers and privileges at 20,000 merchant outlets in over 160 countries and territories worldwide with your HSBC Premier MasterCard® credit card. You can experience the unknown and have a more enriching and rewarding time abroad with special privileges on shopping, dining, leisure and entertainment. Visit www.homeandaway.hsbc.com for more information.

Fee-Free Pre-Approved Credit Card and Additional Credit Card for Family

You can apply for pre-approved¹⁴ HSBC Premier MasterCard® credit cards with emergency support and recognition for you and your family members¹⁵. They can enjoy the same level of privileges as you do¹⁶.

HSBC Premier MasterCard® Credit Card Emergency Services (Supported by MasterCard®)

You can make a call to the HSBC Premier MasterCard® credit card emergency hotline in the US on (1) 314 275 6781 which puts you in touch with a customer service representative, 24 hours a day, 365 days a year.

If your credit card is lost or stolen, a customer service representative will work with you to report your lost/stolen card instantly and arrange the delivery of a replacement card on the next day, virtually anywhere in the world. Should you lose the card, you can obtain:

- Instant blocking of your lost or stolen card
- A replacement HSBC Premier MasterCard® credit card for use the next day
- Emergency cash disbursement can be arranged and can be collected at over 245,000 outlets across 200 countries¹⁷

14 The pre-approved feature is subject to local regulation.

15 Additional pre-approved fee-free HSBC Premier MasterCard® credit card is restricted to the HSBC Premier customer's children (aged 21 or above) or immediate family members (aged 21 or above). Additional HSBC Premier MasterCard® credit cards can be issued to other person besides HSBC Premier customer's immediate family members, subject to approval.

16 If necessary, a lower limit can be arranged for additional cards. Please speak to your HSBC Premier Relationship Manager for details.

17 This service is also available to HSBC Premier customers without HSBC Premier MasterCard® credit card and is subject to local regulations.

Global Wealth Management

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 life goals at every stage of your life with personalised financial planning.

Professional HSBC Premier Relationship Managers Connected to Network of Local Expertise

Our professional and informed HSBC Premier Relationship Manager will assist you to make the most of the world's opportunities with a personalised financial plan. We provide you with access to information about what is happening in the markets and financial plans to guide you in making informed choices to reflect your own needs, circumstances and life goals.

Financial Planning to Assist in Making Informed Investment Decisions

Combining HSBC's global knowledge and local expertise, our financial planning services will help you exploit the potential of your wealth. Your HSBC Premier Relationship Manager will assist you to plan ahead and achieve your financial goals by providing a complete and clear analysis of your total assets. By reviewing your investment goals and risk appetite, you can develop your own target asset portfolio.

Regular Review of Investment Portfolio

Your HSBC Premier Relationship Manager will offer you personalised care and attention to guide you in looking after your wealth management needs. Your HSBC Premier Relationship Manager will be pleased to conduct a review on the progress of your investment portfolio with you at least twice a year or at your request. Should you require a review, please contact your HSBC Premier Relationship Manager to set up an appointment. Your HSBC Premier Relationship Manager will also provide you with regular updates on your portfolio's movements.

Access to Global Market Information

Being the World's Local Bank, we pride ourselves at providing insightful global market information with Global Investment Perspective to help you make informed investment decisions. Our relevant and comprehensive analysis on equity, fixed income, interest rates and exchanges rates will be made available in the internet via your local HSBC Premier homepage.

Comprehensive Wealth Management Products

You can maximise your wealth potential by choosing from our wide range of investment products, covering major asset classes. With international market exposure, we offer product solutions that suit your investment objectives and risk appetite. Our exclusive investment services for HSBC Premier customers include Unit Trusts, Local and Foreign Currency Deposits and Structured Products with tailor-made features which will help you enhance your potential returns.

Unit Trusts Services¹⁸

Unit Trusts let you 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.

We understand that choosing a fund from the wide variety to suit your risk and return appetite is not easy, therefore, a quarterly-selected list of funds based on historical fund performance is available to facilitate your fund selection. You can conveniently manage your Unit Trusts portfolio through HSBC Internet Banking, 24-Hour HSBC Premier Phone Banking on (673) 2 252 256, your HSBC Premier Relationship Manager or any HSBC Premier Centres or branches.

Our Unit Trusts Monthly Investment Plan also offers you a wide range of funds from reputable fund houses. You can flexibly adjust your contribution or redirect your allocations.

18 An Investment involves certain risks. Investors should refer to the Explanatory Memorandum or prospectus for further fund details and the risk involved.



33° N – Beirut, Lebanon

Though a beach is not the first thing most people would associate with Beirut, the Ramlet el Baida is a beautiful strip of sand skimming the gorgeous Mediterranean. With kids building sandcastles and families playing in the waves, this could just as easily be San Diego or Sydney.

Deposit Services

You can enjoy our deposit services in Brunei dollars (BND) and up to 9 different foreign currencies. Our choice of BND accounts includes:

- BND savings account with daily compound interest payable monthly
- Non-interest-bearing BND current account
- BND time deposits

Foreign currencies time deposits accounts offer additional opportunities to take advantage of favourable interest and exchange rate movements. You can choose from a selection of 9 currencies as listed below:

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

Structured Products¹⁹

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

Insurance²⁰

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

19 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.

Life Insurance

We offer a wide range of life insurance products with basic life coverage.

Home and Fire Insurance

We offer protection for your home contents and belongings against fire, accidental loss or damage.

Travel Insurance

We offer single trip or annual plan travel insurance to cover any unexpected events that may happen during the trip or when you are overseas.

Personal Accident Insurance

Protects you and your family against the financial consequences of accidental death or disability.

We offer multi-channel access through:

- 24-Hour HSBC Premier PhoneBanking services on (673) 2 252 256
- contacting your HSBC Premier Relationship Manager
- visiting www.hsbcpremier.com.bn to find out more about our wide range of insurance services.
- our HSBC Premier Centres

Mortgage Services with an International Pre-Approved Limit²¹

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've found a property within your budget, we'll give you an instant valuation and work out how much you can actually afford to borrow.

Whether you're buying a property in the primary, completed or not, or secondary market, or refinancing your existing one, we offer a variety of mortgage loans to suit your needs.

20 The above insurance plans are underwritten by American International Assurance Co. Ltd. (AIA), National Insurance Co. Bhd., Takaful BIBD and Insurans Islam TAIB (the insurance companies). HSBC is an insurance agent authorised by the insurance companies.

21 This service is only applicable to customers who maintain a Total Relationship Balance of B\$150,000 and above.

You can obtain a local pre-approved mortgage with less than 60% Loan-To-Value (LTV). For mortgages with LTVs of more than 60%, you will be eligible for mortgages based on the normal credit assessment in the market. Our local experts will support your mortgage needs, with referrals to legal, property and real estate experts. We provide local guidance on the property market from people on the ground, who understands your needs.

You can also enjoy an overseas pre-approved mortgage with less than 60% LTV. Pre-approved international mortgages include all home mortgage loan, home equity loan and mortgage refinancing facilities except bridging loans. It is applicable to loans for purchase of residential property and properties purchased for investment purposes. For overseas mortgages with LTVs of more than 60%, you will be eligible for mortgages on the terms governed by the Non-Home country Risk Reward Program (or local equivalent). You can enjoy up to 3 pre-qualified mortgages to buy property at home or abroad.

Composite Statement

In a clear, easy-to-understand format, HSBC Premier's consolidated statement captures details of your financial portfolio under HSBC Premier and other accounts with us. The statement includes details of all investments made through HSBC.

Disclaimer: The information on investments provided by HSBC and the HSBC Group is derived from sources we believe to be reliable, but which we have not independently verified. HSBC makes no guarantee as to the accuracy or completeness of this information and is not responsible for errors of transmission of factual or analytical data, nor shall it be liable for damages arising out of any person's reliance upon this without notice. You must contact an HSBC Group member in your home jurisdiction if you wish to use HSBC Group services in effecting a transaction in any investment mentioned in this document.

Credit Services

Pre-Approved Overdraft

All eligible customers will automatically receive a standby overdraft limit of B\$20,000 – giving you extra convenience when you sign up for HSBC Premier packages.

Other Credit Facilities

All eligible customers can have access to secured credit facilities attached to either your HSBC Premier savings or current account. To apply, please contact your HSBC Premier Relationship Manager or via our 24-hour HSBC Premier PhoneBanking services on (673) 2 252 256.

Pre-Order Services

You can make use of our pre-order services, available only to HSBC Premier customers enabling you to pre-order foreign currency banknotes, new BND banknotes, traveller's cheques, cashier's orders and demand drafts. Simply call your HSBC Premier Relationship Management Team or our 24-hour HSBC Premier PhoneBanking services on (673) 2 252 256 and place your instructions.

Appendices

Fund Transfers between Accounts, Bill Payment via HSBC Premier PhoneBanking, HSBC Internet Banking and HSBC Premier ATM

HSBC has set the following maximum daily transfer/payment limits per customer:

Transaction type	Maximum daily limit
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24-Hour HSBC Premier PhoneBanking

Transfers between your own accounts (including joint accounts) ²²	B\$10,000
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Transfers to third party accounts	B\$25,000
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Bill payment	B\$10,000
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HSBC Internet Banking

Transfers between your own accounts (including joint accounts) ²³	B\$100,000
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Transfers to third party accounts ²⁴	B\$25,000 (per customer) (maximum daily limit to be shared with ATM and HSBC Premier PhoneBanking)
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Bill payment	B\$10,000 (maximum daily limit to be shared with ATM and HSBC Premier PhoneBanking)
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Self-service banking facility	Maximum daily limit
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22 Pre-registration is required for transfer to joint accounts. To register joint accounts, please visit any HSBC branch in Brunei. Transfer to other local banks' accounts is not supported by 24-Hour HSBC Premier PhoneBanking.

23 Pre-registration is required for transfer to joint accounts. To register joint accounts, please visit any HSBC branch in Brunei or through HSBC Internet Banking.

24 To effect transfer to third party accounts, please complete the "Internet Banking Online Third Party Transfer Limit" form which can be downloaded from our download centre on www.hsbc.com.bn.



38° N – Cappadocia, Turkey

Along the ancient Silk route, Whirling Dervishes perform an ancient ritual at a Caravanserai. For centuries these rest stops served as a place for traders and travellers to spend the night and refuel for the next day.

HSBC Premier ATM

Fund transfers between accounts on the same card

B\$4,000 (maximum daily limit to be shared with cash withdrawals)

Bill Payment

B\$4,000 (per customer)

Daily transaction limit for cash withdrawals

Brunei	Overseas
<ul style="list-style-type: none">• B\$4,000 for HSBC Premier ATM card• B\$4,000 for HSBC Premier MasterCard® credit card	Local currency equivalent to B\$4,000 withdrawals.

The maximum amount you can withdraw per transaction varies with the individual ATM. You may need to make multiple transactions to withdraw up to the maximum daily limit.

To Set Up or Raise Limits

The following limits will be set as zero for new automated channel users:

- Sub-limits for fund transfers to non-registered third party accounts via HSBC Internet Banking and HSBC Premier PhoneBanking services.
- Service sub-limits for bill payments to merchants via HSBC Internet Banking, HSBC Premier PhoneBanking or HSBC Premier ATM.

For new and existing customers who wish to raise the limits, please download the forms available at www.hsbc.com.bn or contact any HSBC branch in Brunei.

To Lower Limits

If you wish to lower any of the following limits, please log on to HSBC Internet Banking:

- Limits on each channel for transferring funds to non-registered third party accounts
- Service sub-limits for bill payments*
- Maximum daily limits for transfers to non-registered third party accounts or bill payments*

Automated Reset to Zero Limits

Your transfer limits to non-registered third party accounts through HSBC Internet Banking or HSBC Premier PhoneBanking services will be reset to zero if:

- You have not logged on to the respective channels for 12 months, or
- You have not made a non-registered third party payment on the respective channel for 13 months.

If you wish to reactivate the limits, please download the application forms available at www.hsbc.com.bn or contact any HSBC branch.

All overseas HSBC accounts (including same name sole accounts) are considered third party accounts.

Global View (GV)

You can simply log on to your own HSBC Internet Banking and set up the link:

- You can choose to log on via the HSBC Internet Banking (PIB) service of any HSBC country where you hold an HSBC Premier account.
- When you click on the link to Global View (GV) for the first time, you will be taken to a new GV page within the PIB service you are using. The page will display a demo of the GV service and show the account balances for the PIB profile you are using. You are required to complete a one-off linking process to link other PIB profiles in order to view

* You can also call the 24-hour HSBC Premier PhoneBanking services on (673) 2 252 256 to lower the limit for bill payments.

all of your account balances across HSBC entities worldwide. The linking process requires you to input the security credentials for the PIB profile you are trying to link.

- Linking will be effected in all entity systems involved. – eg linking the US profile to the Hong Kong profile allows access via either the Hong Kong or US Internet Banking service. For example if a UK customer links both his/her US and Hong Kong profiles (both with HSBC Premier status) via UK PIB, when they logon to US PIB they will be able to see their Hong Kong and UK profiles in GV (ie they will not have to link them again).
- You can link profiles for non-HSBC Premier relationships as well as HSBC Premier relationships. You will access GV via an HSBC Premier country PIB and will then see the account balances for the non-HSBC Premier country displayed. You will not be able to access GV via the non-HSBC Premier country's PIB.
- If a linked profile contains a Business account, that account will be displayed within GV.
- From the GV page, you will be able to launch any of the local PIB services that you are linked. The local PIB service will be launched in a separate window.
- You will have an option to de-link profiles from the GV service.

Trading Hours for Different Investment Products

The following services are available during the times shown:

Service	Mon-Fri	Sat-Sun
Unit trusts order placement via 24-Hour HSBC Premier PhoneBanking	24 hours ²⁵	24 hours ²⁶

Overdraft Protection Attached to your HSBC Premier Account – Fees and Rates

Overdraft protection

- Preferential interest rate Prime rate +3%
- Maximum credit limit B\$20,000
- Review fee Waived

Security Tips for HSBC Internet Banking, HSBC Premier PhoneBanking and HSBC Premier ATM

Password/PIN/User ID/Security Device Protection

For your own security, it is important that you keep your password / PIN / user ID confidential. You should also change your password / PIN regularly.

- Make sure no one sees your password/PIN/user ID whenever you use it.
- Separate your PIN/password from your HSBC Premier ATM card at all times.
- When choosing your password/PIN, do not use your identity card number, telephone number, mobile number, birth date or commonly used number sequences such as 888888 and 123456, or add 00 to these numbers.
- Do not use the same or similar password/ PIN/ user ID for different banking or online services.
- Change your password/PIN regularly.
- Memorise your password/PIN/user ID and never write it down. Keep it private and do not disclose it to anyone.
- Under no circumstances will our Bank staff, the police or any genuine parties ask for your password/PIN.
- HSBC will never contact you and ask for your logon details and personal information for HSBC Internet Banking, HSBC Premier PhoneBanking or HSBC Premier ATM services. These include your user ID, password, PIN, account number, identification/passport number, address, phone number, etc

25 Order will be processed on the same day if order is taken before 2.00pm. For order received after 2.00pm, it will be processed with following working day's price.

26 Order placement received outside working hours will be processed with the following working day's price.

- HSBC will never disclose such information in our emails other than your name for personalisation purposes, nor ask you to confirm any personal data by replying to our email.[^]
- When you call us, you may be asked to disclose your HSBC Internet Banking user ID or input your HSBC Premier PhoneBanking PIN for authentication. Do not mention your PIN or HSBC Internet Banking password during the call as no call centre representative will ever ask for this over the phone. If you have forgotten your PIN, a few questions relating to your personal information, NOT your password or PIN, will be asked for authentication.
- Keep your Security Device in a safe and secure place.
- Never personalise your Security Device in a way that would allow others to specifically associate it with you (ie name, address, etc)

HSBC Internet Banking

HSBC Internet Banking usage precautions

- Protect your computer
 - Install anti-virus/anti-spyware software in your computer to protect it from known viruses or spyware. The software should be updated regularly to ensure that you have the latest protection.
 - Install a personal firewall on your computer. It is designed to help prevent hackers from accessing the computer it is installed on. When installing such software, follow the manufacturer's recommendations for a 'conservative' access control.
 - Download and apply security updates and patches to the PC/browser when they are made available.
- Protect yourself
 - Never access HSBC Internet Banking from public places or from shared computers such as those in cyber cafes or public libraries.

[^] The only exception is when responding to your enquiry. Our Customer Service Officers may contact you via email whereby some personal information is required. In such cases, please note that the email will be sent through and stored in an encrypted form in our secure HSBC Internet Banking platform, HSBC Internet Banking and you are required to log on using your user ID and password to access such email.

- Close all browser windows before you log on to HSBC Internet Banking. While you are in an HSBC Internet Banking session, we recommend that you do not open other internet browsers and access other websites. This can help to ensure your financial information is protected and blocked from unauthorised access via another website.
- Disable the 'AutoComplete' function to protect against unauthorised access to your accounts and to prevent others from making banking transactions without your knowledge, as your computer may be used by others.
- Check your last logon date, time and status displayed on the HSBC Internet Banking Welcome Page. If you suspect anything suspicious, please contact HSBC immediately.
- Use the 'Log off' button to exit. Do not exit by closing the window.
- Never leave an HSBC Internet Banking session unattended at any time.
- Disconnect from the internet when you have finished using it. Avoid leaving your connection on, especially with broadband access, unless you're actively using it.

HSBC Premier PhoneBanking

HSBC Premier PhoneBanking usage precautions

- If you are using a telephone with a memory or redial function, please make sure the PIN records are erased and the PIN is not seen by other people.
- Be alert – only use phones located in secure and reputable places especially if you intend to perform HSBC Premier PhoneBanking transactions.

HSBC Premier ATM

HSBC Premier ATM usage precautions

- Please sign your name, using a ball point pen, on the signature panel on the back of your card immediately

upon receipt.

- Keep your HSBC Premier ATM card in a safe place. Report card loss immediately through the 24-hour HSBC Premier PhoneBanking services on (673) 2 252 256 or visit any HSBC branch in Brunei.
- When you are instructed to take your card from the HSBC Premier ATM, do not push it back into the 'Insert Card' slot.
- Never give your HSBC Premier ATM card to anyone.
- If you observe any suspicious device (eg pin hole camera) or activity (eg shoulder surfing), contact our Bank staff during office hours or call our 24-Hour HSBC Premier PhoneBanking services on (673) 2 252 256.
- Cover the keypad while you enter your PIN.
- Remember to remove all your belongings, eg ATM card, cash and receipt, if any, before you leave the ATM.
- Cancel the transaction if you notice anything suspicious or if any other problem arises.
- Do not accept assistance from strangers. If you encounter any problems at the ATM, contact the Bank.
- Count your cash only in secure surroundings.
- If you want to keep a record of the transaction, please save your receipt and do not leave it at or near the ATM.
- Check the transactions on your HSBC Premier statement.

HSBC Premier ATM card protection

- Do not place your card close to any magnetic material, eg electronic devices, mobile phones, etc.
- When you are instructed to take your card from the ATM, do not push it back into the 'Insert Card' slot.



37°N - Athens, Greece

A retired fisherman shows he can still master the sea as waves from the Aegean Sea break over a retaining wall in the background at Delta Falirou, Athens.



Call **2 252 256**

Click **www.hsbcpremier.com.bn**