

## HSBC ADVANCE

### Important Notice

Please be advised that as part of our wind down process, this facility is no longer offered and the terms of this facility may be changed for existing customers. Please click [here](#) for more information on the wind down.

### Product Description

HSBC Advance allow us to connect with 'emerging affluent' customers and provides priority service, preferential offers, financial expertise and digital banking solutions that can help you stay in control of your finances and to build long term and deepen the relationships with our customers.

*'Emerging affluent' are customers with the potential to be tomorrow wealthy - a growing group across the world. They are often the first in their family to have additional wealth, are ambitious and want to make informed financial decisions on how to fulfil their plans, dreams and ambitions in life. So they're valuable customers to us, and customers we should recognise and support.*

And that's our role as HSBC Advance – to provide personal support and build long term and deepen relationships through constantly delivering our 4 pillars.

1. *Faster access, more control*
2. *Online and on your side*
3. *Individual expertise & support*
4. *Preferential rates and rewards*

### Features of HSBC Advance through the 4 pillars

#### ❖ **Faster access, more control**

- Emergency encashment from any HSBC branch in 75 countries and territories
- Free international HSBC Advance Debit card that allows you to withdraw cash and pay for your purchases worldwide.
- International fund transfer between your HSBC accounts via Internet Banking
- Free Internet Banking access
- Free access to Telephone Banking Services
- Dedicated Advance priority queues that will reduce waiting time and expedite your banking experience.

#### ❖ **Online and on your side**

- Setup personalized SMS alert services to keep track of your account deposits, withdrawals and transfers.
- Access HSBC's Personal Internet Banking through smartphones and tablets so you can bank where and when you want.
- Make instant bill payments from your HSBC account online via HSBC's Personal Internet Banking.
- Purchase prepaid Electricity credit (PowerInstant) and Mobile Phone credit (Easi Top-Up) online with your HSBC Advance Credit Card or Debit Card
- User-friendly online tools including the Mortgage Loan Calculator and Personal Loan Calculator.
- The use of Global View and Global Transfer at a discounted rate of USD\$7 per transaction to view and check all your HSBC accounts with a single login.

#### ❖ **Individual Expertise and Support**

- Knowledgeable HSBC Advance managers are on hand to help you chart out a plan towards your financial goals.
- Experienced Home Loan specialists to guide you through the maze of the house-buying process

### ❖ **Preferential rates and rewards**

- Globally accepted and recognized HSBC Advance Debit Card and HSBC Advance Visa Platinum Credit Card with no annual fees
- Preferential fees for ATM withdrawals from any HSBC ATM around the world
- Spend 8% less on rewards point redemptions and enjoy free insurance protection with HSBC Advance Visa Platinum Card
- Fabulous savings and privileges at over 27,000 shopping, dining and entertainment outlets around the world with HSBC Home&Away Privilege Programme
- Preferential benefits on mortgage loans and personal loans throughout the year

### ***Who are eligible?***

- 1. Customers with salary of BND\$1,500 credited to their HSBC account and Total Relationship Balance (TRB) of BND\$10,000**
  - 2. Customer with Average Credit Balance (AVG) of BND\$30,000**
  - 3. Customer with mortgage of amount BND\$150,000**
- *TRB refers to deposits, investments and asset products (excluding credit cards)*
  - *AVG refers to deposits and investments*

### ***What fees and charges are incurred under this product?***

Below Balance Fee of BND\$75.

### ***Product Pricing***

- ❖ HSBC Advance Debit card WAIVED
- ❖ HSBC Advance Visa Platinum Card WAIVED
- ❖ Global Transfer and Global View Discounted at USD\$7
- ❖ Other general banking services please refer to attachment below or <http://www.hsbc.com.bn/1/2/hsbc-advance/hsbc-advance>

*For more information or clarification of this product, please consult our Advance Relationship Manager or contact our call centre at 2252 252. You may also visit our website at <http://www.hsbc.com.bn>*

***Terms and Conditions apply***

***Issued by the Hongkong and Shanghai Banking Corporation Limited***