

A class apart.
Always.



Opening up a world of opportunity



Opening up a world of opportunity



HSBC Premier

Crafted for the esteemed

At HSBC, our purpose is to open up a world of opportunities for you and for your family. Be it to nurture your ambitions of growth, in India and beyond, manage and grow your wealth, or simply look after your day-to-day banking needs – with HSBC Premier, we're here to support you, every step of the way.

International Privileges

With over 150 years of expertise in growing, managing and preserving wealth, our unique global footprint and range of solutions ensure that we are well-positioned to help you realise your ambitions.

- ◆ As a Global Premier customer you get recognised as a Premier customer in all HSBC branches across the world.
- ◆ Assistance in International account opening¹ prior to arrival in the destination country
- ◆ Global investments with access to global solutions such as multi-currency offerings, global fixed-income solutions in key wealth hub markets like Singapore, UAE and more
- ◆ Global Money – A unique 'mobile-first' global remittance platform that lets you send money in over 20+ currencies across 200+ countries
- ◆ International remittance up to USD 250,000 per financial year under the Liberalised Remittance Scheme (LRS) for overseas
- ◆ Global View and Global Transfer to manage your worldwide HSBC accounts and make real-time transfer across geographies for education expenses, foreign investments, and more
- ◆ Emergency encashment of up to USD 2,000 at any overseas HSBC branch

¹Through HSBC International Banking Center



Wealth Expertise

With our global wealth expertise and a structured approach to wealth planning, we ensure that your financial goals are met and exceeded.

- ◆ A complete suite of wealth products comprising Mutual Funds, Life and General Insurance, Portfolio Management Services (PMS)², Alternate Investment Fund (AIF)³, Loan Against Securities (LAS)⁴, Retail Trading Account and Bonds
- ◆ A team of experts to help you achieve your and your family's financial goals. Complete your goal planning and review the same by simply contacting your Relationship Manager.
- ◆ Enhanced Mutual Funds offering through HSBC India Digital Platforms. Transact in 500+ Mutual Funds spanning across various asset classes, create watch list & more on our integrated digital platforms.
- ◆ Exclusive wealth seminars by our global and local wealth experts, curated especially for you
- ◆ A dedicated RM who is supported by a team of experts including investing counsellors and mortgage specialist

Property Needs

Team of specialists who hand-hold the journey from time of application upto successful loan disbursal

- ◆ Preferential pricing and access to Smart Home Account with an overdraft limit which optimises the interest paid by reducing the tenure of your loan



²PMS and AIF are available to eligible premier customers basis net worth and/or risk profiling assessment. HSBC India only refers you to the AMC for fulfilment of your needs. The decision to offer PMS/AIF to you will be taken independently by the AMC. Please read the PMS/AIF Disclosure Document and proceed only if you agree to the same and independently assess the same to be suitable for you.

³For Loans against Securities, HSBC India only refers you to HSBC InvestDirect Financial Services Ltd. ('HIFSL') to fulfil your requirements. HSBC India referring you to HIFSL does not constitute investment/lending advice or an offer or a solicitation for an offer to avail financing from HIFSL. The facility is independently offered by HIFSL on such terms and conditions as may be stipulated by HIFSL from time to time. You are advised to read and understand the relevant terms and conditions and obtain appropriate legal, accounting or tax advice where necessary, prior to availing of any facility.

⁴Bonds are offered by HSBC India solely on your request. HSBC India does not provide any advice or recommendation in relation to transactions in Bonds and merely assists you to execute your transaction. Bonds are independently managed by the respective issuer of the Bonds. Please read the offer documents of the Bonds under your consideration carefully before investing.



Family Banking

Your family's ambitions are as important to us as they are to you. With HSBC Premier, your family members enjoy the same priority services, as you do.

- ◆ Global Premier status⁵ for your spouse, children⁶ and parents
- ◆ A dedicated Relationship Management team, Service Managers, Investment Counsellors and Mortgage Specialists
- ◆ Flexibility to maintain Premier eligibility at a family relationship level

Premier NextGen

Empower your children to make sound financial decisions and to pursue their career goals with exclusive benefits and privileges.

- ◆ Goal planning for your children's future
- ◆ Premier Platinum Debit Card issuance at the age of 10 years and Premier Mastercard Credit Card at 18 years
- ◆ Exclusive offers for your children through our local and global partners across travel, entertainment and more

⁵In all countries where HSBC offers Premier. ⁶Overseas account opening is facilitated by International Banking Centre (IBC), an HSBC Group Entity.

Overseas Education Assistance

Reinforce your child's aspirations with our comprehensive solutions at every step of their overseas education journey.

Planning for overseas education

- ◆ Plan early and save systematically
- ◆ **Special offer:** Complimentary benefits⁷ by Crimson, one of the leading education consultants in India.

Going abroad for education

- ◆ Open your international account⁷ before departure
- ◆ Pay university fee and accommodation expenses through Global Money Transfers on mobile
- ◆ Avail educational loan at preferential rates with our partners Credilla and Avanse.
- ◆ Get access to global HSBC Premier Platinum Debit Card and HSBC Premier Credit Card

Studying and settling abroad

- ◆ Get Premier status in your destination country⁸
- ◆ Enjoy a comprehensive view of your HSBC accounts worldwide
- ◆ Enjoy fastest, fee-free and real-time transfers on HSBC India Mobile App⁹
- ◆ Access HSBC Premier benefits across the globe including our 24x7 global concierge services¹⁰
- ◆ Emergency encashment of up to USD 2,000 at any overseas HSBC branch

⁷For more details Visit www.hsbc.co.in ⁸In all countries where HSBC offers Premier. ⁹Most transfers are fee-free but some intermediary banks may charge fees. NRE account transfers are real time. LRS transactions are subject to additional regulatory checks. ¹⁰Applicable to all active and qualified Premier Customers. Terms and Conditions apply.



— The all new metal HSBC Premier Credit Card —

— Welcome offer —



From travel escapades to gourmet dining, your indulgent lifestyle deserves a credit card that matches up.

- ◆ Epicure membership with offers and benefits across Taj Hotels
- ◆ Taj Experiences gift card worth ₹12,000
- ◆ Complimentary EazyDiner Prime annual membership

— Rewards —

- ◆ **The all new metal HSBC Premier Credit Card comes with your Premier relationship.**

The HSBC Premier Credit Card can be availed at a joining fee of ₹12,000 (applicable post card activation). The annual/renewal fee of ₹20,000 from next year will not be applicable for customers meeting the Premier eligibility criteria.

- ◆ **The world is your playground:**
Forex markup as low as 0.99% for all international spends – no conditions apply!
- ◆ **King size rewards:**
1:1 conversion of reward points to airmiles across 20+ domestic and international airlines
- ◆ **Red carpet departures:**
Unlimited airport lounge access (Domestic & International) 8 international guest visits

— Lifestyle —

- ◆ Experience the metal card, crafted for perfection
- ◆ Get entertained all days of the week with Buy One, Get One offer¹¹ on BookMyShow
- ◆ Enjoy unparalleled dining offers with flat 30% off on your bill value with EazyDiner, up to ₹1250¹²

¹¹The maximum price of the free ticket is ₹750 for the all new metal HSBC Premier Credit Card
¹²on a minimum bill value of ₹2500, once a month



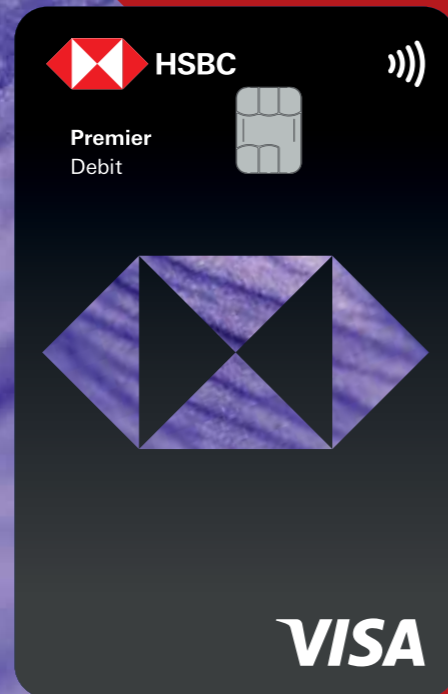
— Travel —

- ◆ 1:1 conversion of reward points to airmiles across 20+ domestic and international airlines
- ◆ Let your reward points pay for your next Apple product: 1:1 redemption on Apple products through Imagine vouchers
- ◆ Reward points that never expire
- ◆ Earn with every spend - 3 Rewards for every ₹100



———— HSBC Premier Platinum Debit Card ————

- ◆ ATM withdrawal and purchase transaction limits of ₹2.5 lakh per day each
- ◆ Set transaction limits and permitted transaction types for your and your children's card to keep your cards even more secure
- ◆ Globally accepted with overseas POS transaction limit of USD 1,500
- ◆ Maximum insurance cover of ₹5 lakh to protect you from financial liability covering lost card, skimming and online fraud





Premier Exclusives¹³

Luxury and offers, exclusively curated for Premier



Exclusive golfing privileges like never before



24x7 Global Concierge Services



Alliances that elevate your lifestyle



Refer a friend for HSBC Premier and unlock ₹1000 worth of Amazon Vouchers

¹³Applicable for HSBC Premier customers maintaining Premier eligibility criteria

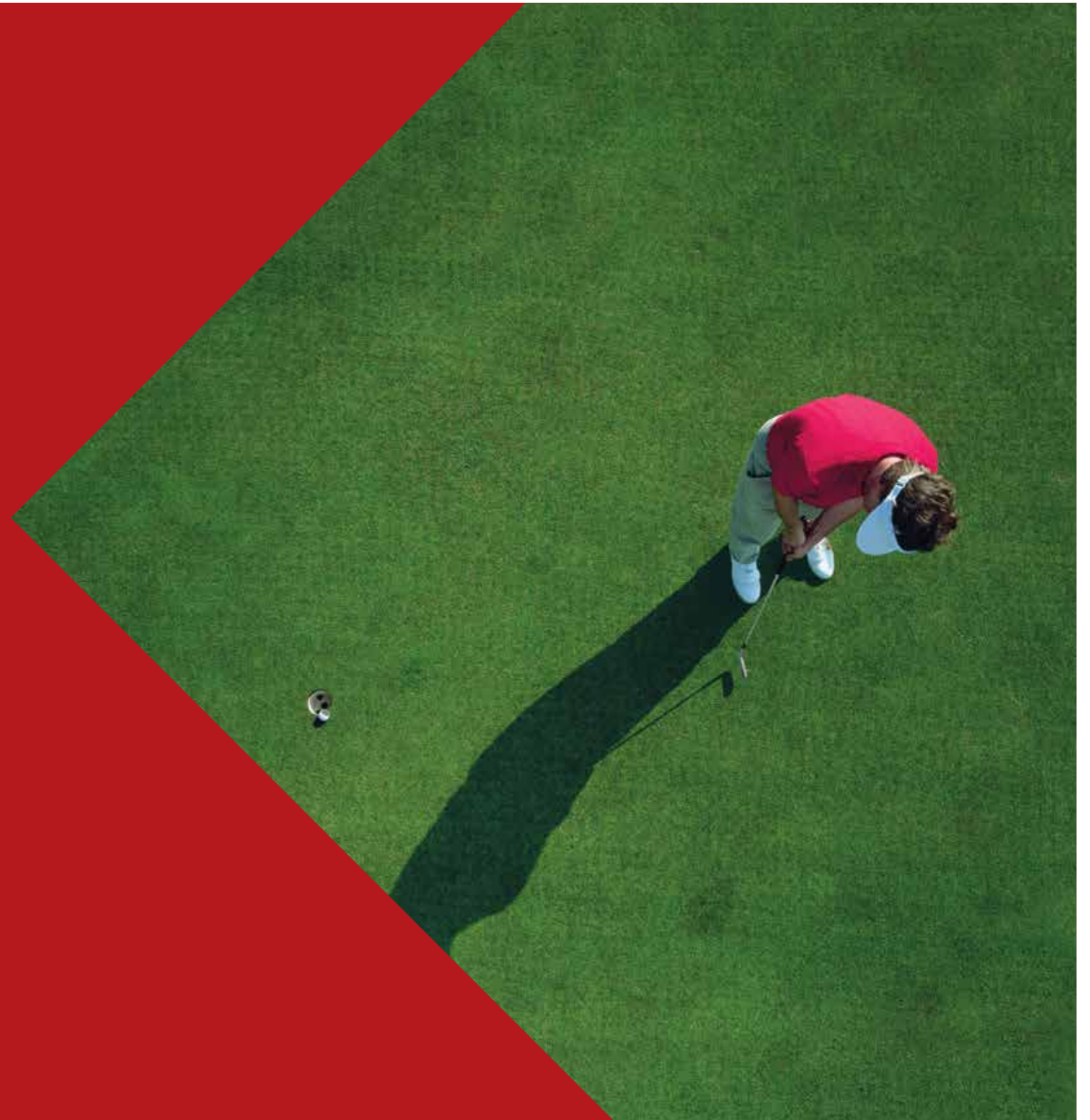
— Exclusive golfing privileges like never before —

Get access to an exclusively crafted golfing program. Enjoy a host of extraordinary golfing benefits:

- ◆ Upto 24 complimentary games¹⁴ across India's premium golf courses, round the year
- ◆ Upto 6 complimentary games¹⁵ across India's premium golf courses, round the year
- ◆ Up to 12 coaching lessons per year for the ones who wish to start their golfing journey
- ◆ 4 guest games or coaching lessons every year for your friends and family
- ◆ Real time bookings with same day confirmation for select golf courses
- ◆ Free cart service and access to driving range with every game you book
- ◆ Exclusive discounts of up to 15% at Pro-shops and up to 10% on F&B, when you book a game with us.
- ◆ The entire suite of features are available to you through 'The Golf League Mobile' app.

¹⁴HSBC Premier customers who qualify based on their TRB. For further details refer to our website [Golf Privileges | HSBC Premier Golf Benefits - HSBC IN](#)

¹⁵HSBC Premier customers who qualify based on their Salary or Mortgage. For further details refer to our website [Golf Privileges | HSBC Premier Golf Benefits - HSBC IN](#)



24x7 Global Concierge Services



Airport Assistance

- ◆ Airport meet and assist at leading domestic and international airports - 6 complimentary (4 Domestic & 2 International) Airport assist services at Terminal 2, Mumbai airport¹⁶
- ◆ Car rentals and bookings for airport pick up and drops
- ◆ Lounge access¹⁷



Travel and Staycation Planning

- ◆ Curate an extensive itinerary for any destination
- ◆ Flight and accommodation bookings
- ◆ In-trip support, pre-trip inoculation and visa requirement information
- ◆ Luxury car rental and limousine referral and reservation assistance

¹⁶valid till 30 June 2024.

¹⁷via your HSBC Credit Card





Access to global iconic sports events

Our concierge specialises in developing, managing and executing exclusive VIP experiences at events world over.

- ◆ Iconic event access globally
- ◆ Special VIP seats
- ◆ Hospitality packages
- ◆ Experience the extraordinary with RSVP events like dinner with a celebrity chef and much more!



Shopping and Gifting

- ◆ Premium gifting options with delivery across the globe to make it special and in time



Health and Wellness

- ◆ Health/fitness center privileges and benefits including, pre and post-health checks consultation
- ◆ Daily diet management and exercise programs
- ◆ Weight control and fitness programs



Luxury Dining and Spa

- ◆ Exclusively curated benefits and great discounts across a wide range of restaurants in India
- ◆ Premium benefits with spa partners across India



Alliances that elevate your lifestyle



A complimentary one-hour consultation call with EY to help you understand key tax laws and guidance on Indian tax regulations



Preferential pricing on Premium packages from Indiassetz - a comprehensive digital platform handling all aspects of real estate wealth management, offering over 200 services to efficiently maximize, manage, and execute property-related requirements across buy, sell, maintain and advisory.



Refer a friend for home loan : Get a Taj experiences gift card worth up to ₹50,000 on disbursal of loan for a referred friend.



From providing family-like care and companionship to addressing critical needs such as emergency and healthcare, home safety and proactive care - Samarth Eldercare services pan-India are available at a 30% discount on a package of choice, exclusively for HSBC Premier customers.



Facilitating overseas education through our partner Crimson Education who specialize in supporting students to get admission into the world's most competitive universities.

Terms and conditions apply. For further details refer to our website - [Open HSBC Premier Bank Account | Premier Banking - HSBC IN](#)

