

# HSBC Premier at a glance

HSBC Premier

HSBC   
The world's local bank

Live life  
without boundaries

**HSBC Premier** is the world's first globally-linked banking service. A service that enables you and your family to explore and seize all the rich opportunities the world now has to offer.

It's a new way of banking that brings the very best of the world and gives you the latitude to experience it to the full.

What's more, your dedicated Premier Relationship Manager will be on hand to help you take the guesswork out of meeting your financial goals. At every stage of your life, you'll have a partner to share your goals and help you chart a course for your success.



# International recognition

A warm welcome, dedicated service, international support, these are some of the things you can enjoy at any HSBC Premier Centre worldwide. So, you can have that extra peace of mind, no matter where your travels take you

**24°N** 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.  
DMexico City, Mexico

At last there's a financial service that has caught up with life.

## HSBC Premier:

If you are ready to start a life without boundaries,  
we are there to remove the lines that divide.

\* PREMIER benefits are available at no extra cost to customers with an average monthly credit balance of Rs.7.5 million or above.

## **Professional Relationship Managers connected to a network of local expertise**

Our Relationship Managers will assist you to make the most of the local opportunities with a personalized financial plan. We provide you with access to information about what's happening in the markets, and financial plans to assist you in making informed choices to reflect your own needs, circumstances and goals in life.

## **Financial planning to assist in making informed investment decisions**

With our global knowledge and expertise in the local market, we are well poised to

assist you in exploring potential investment opportunities that will increase your wealth. Your Relationship Manager will make a detailed study of your requirements, which will help us in planning and identifying investment avenues. This analysis of your investment goals and risk taking ability will help develop your own target asset portfolio.

## **Regular reviews of investment portfolio**

Your Relationship Manager will offer you personalized care and attention to take care of all your investment needs by providing regular reviews on the progress of your investment portfolio.

## **Access to regular local and global market information**

Being the world's local bank, we pride ourselves in providing you with the most insightful global and local 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 sent to you via newsletters, internet or other channels on a regular basis.

## **Deposit Services**

You can enjoy our deposit services in Sri Lankan Rupees and all major foreign currencies.

Your choice of accounts includes:

- Savings Accounts with daily compound interest, payable monthly

- Non-interest-bearing Current Accounts
- Foreign Currency Accounts and Time Deposits

## **Comprehensive wealth management products**

You can maximize your wealth potential by choosing from our range of investment products, product solutions that suit your investment objectives and risk appetite. Our exclusive investment services for Premier customers include Structured Products, Dual Currency Deposits and Bond Sourcing on request.



# HSBC Premier Family Services

HSBC Premier Customers benefit from the global services that we provide, from a dedicated Relationship Manager in your home country. But the benefits don't stop with you - they extend to your family. From family financial planning that can help you put future plans in place for each of your children, to ensuring they're never left stranded while traveling or at school abroad.

**33°S**  
Sydney, Australia

A North Bondi Nipper dives in the sand to win one of the first weekly lifesaving carnival races of the summer at Bondi Beach. There are over 40,000 'Little Nippers,' or junior surf lifesavers, in Australia, ranging in age from 7-12.

## **Family Financial Planning Global Safety Net**

After assessing your personal circumstances, life goals and attitude to investment risk, your Relationship Manager will work with you, to develop a financial plan that's tailored to meet your aspirations and financial objectives.

## **HSBC Premier Children's Savings Account**

When you open an HSBC Premier Children's savings account, you can help secure the future for your children and all the privileges that come with it which include preferential interest rates, an HSBC Premier children's

Savings account recognition card and an additional bonus of 25% on the interest earned for the month of his/her birthday.

## **Global Safety Net**

If your children are planning to go to university overseas, then take advantage of the international account opening facility in over 40 countries and territories to have an account opened and ready for them when they arrive. They can also take advantage of up to \$2000 emergency cash (with your permission) and use your multi-trip global travel insurance so that they're covered wherever they are.

# HSBC Premier Credit Card

## Exclusive Privileges

International acceptance, access to one of the finest credit card privilege programmes available locally and overseas with on-ground support in case of emergency. Finally there's a card that gives credit where it's due.

## Worldwide Welcome

Your HSBC Premier MasterCard® credit card is accepted at over 24 million locations around the world

## Exclusive Privileges

The HSBC Premier card is fully loaded with year round discounts and privileges giving you the edge over others to live life with no regrets.

- Cardholder Dines Free,
- Cardholder Stays Free,
- Access to the Araliya Lounge at the Bandaranayake International Airport and so much more.

Just visit [www.premier.lk](http://www.premier.lk) to find out more

## Home & Away

Feel like a local however far from home you go, with HSBC Home and Away Privilege Programme, your

HSBC Premier MasterCard® credit card is your key to unlocking richer experiences of the world.

It gives you access to more than 2,800 fabulous offers at over 9,000 outlets in over 40 countries Visit [www.homeandaway.hsbc.com](http://www.homeandaway.hsbc.com) to access international offers.

## A worldwide safety

If your HSBC Premier MasterCard® credit card (or your wallet full of cash) goes missing or gets stolen, you're always just one phone call away from our global emergency support service. Call 1-908-PREMIER

We will ensure you get immediate action. We'll cancel your missing credit card straight away, arrange for you to pick up emergency cash from your nearest HSBC, and get you a replacement credit card the next day.



**13°N**  
Bangkok, Thailand

A shopper makes plans for dinner while searching for the perfect pair of shoes at Zen luxury department store, one of Bangkok's trendiest shopping destinations and the largest shopping complex in Southeast Asia.



# Wealth Management

At HSBC we provide you with a range of wealth management products to cover most of your investment needs, with access to a myriad of local and global market information to keep you abreast of the latest financial market news and developments.

Best of all, knowledgeable and qualified Relationship Managers will assist you in making informed choices, helping you achieve your goals with customized financial service and performance tracking.



- **Structured Products**

A structured deposit offers you the opportunity to earn higher returns than a traditional foreign currency time deposit.

We in addition to the traditional investment options, offer you a range of structured products linked to the FX market to meet your investment views and portfolio diversification needs, which provide potentially attractive returns.

Minimum Deposit size is USD 100,000.

### **Treasury Bills/Government Bonds/REPOs**

Bonds/Bills offer you potentially higher returns and stable income than a bank deposit.

- **Treasury Bills**

Treasury Bills are short-term negotiable instruments issued by the Central Bank (CBSL) on behalf of the government with a term of one year or less. Treasury bills are sold at a discount on face value. The interest is the difference between the purchase price of the bill and the amount that is paid to you at maturity (maturity amount is the face value)

- **Government Bonds**

Government Bonds are long-term negotiable instruments issued by the Central Bank on behalf of the government ranging from 2-20 years. The features of a Government Bond are different to that of a treasury bill. Government bonds carry a coupon (expressed as a percentage of the face value at the time of issuing), which is paid semi-annually. The interest rate the investor would receive depends on the current market rates, as such; the market rate might be higher or lower in comparison to the coupon rate. If the market rate is higher than the coupon interest rate, the price (investment value) the investor will be paying will be lower than the face value.

Note:

A Bond would have a market risk as well as a default risk. The price of a bond fluctuates

with the movement in market yields. Therefore there is an inherent market risk to the instrument. i.e. if yields rise significantly the holder may have a capital loss if he attempts to liquidate.

The holder of the bonds also bears the credit risk of the issuer (there is no recourse to HSBC unless the latter itself is the issuer). The yield should reflect both market conditions and risk premium associated with the issuer.

### **Repurchase Agreement (REPOs)**

A Repo has a dual security feature, where the investor assumes the credit risk of HSBC and the underlying security. The duration of the Repo can be anything between 1 day to the date of maturity of the Treasury Bill/Government Bond. For the investor it offers flexibility, particularly if the investment period is very short-term.



Visitors to Moscow's Glinka Museum of Musical Culture will be amazed at the sheer size of its collection. The museum boasts over 3000 instruments from the Caucasus to Mongolia to the Far East.

# The world is your oyster

With our world class financial service you will constantly stay abreast of market maneuvers across the globe. Your investments will yield maximum results when coupled with the expertise of our qualified professionals and regular performance tracking.

40°N  
New York, USA

Given Scotland's population of just over five million, there are almost as many Scottish Americans as there are native Scots living in their own country.



## Commercial Paper

Commercial Paper is a short-term debt instrument issued by a corporate, to fund their short-term borrowing requirements. According to the Central Bank of Sri Lanka (CBSL) a Commercial Paper shall take the form of an Issuance Promissory Note negotiable by delivery, or endorsement and delivery, in accordance with the Bills of Exchange Ordinance. Although the CBSL has no jurisdiction over promissory notes, they have issued detailed guidelines to commercial banks supporting such Commercial Paper issues.

The most popular form of credit enhancement is by way of bank guarantee. HSBC Guaranteed Paper will be traded in the market as HSBC credit rather than the issuer's credit.

## Mortgage Services

A personalized 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. Once you have found a property within your budget, we will not only give you an instant valuation but also 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 cash-out refinancing your existing one, we offer a variety of mortgage loans to suit your needs.

You can obtain a local pre-approved mortgage with less than 75% Loan-To-Value (subject to local exchange control guidelines). Our local

experts will assist you with referrals to legal, property and real estate experts.

## Consolidated Statement

The statement includes a statement of all investments made through HSBC, including transaction history on a monthly basis.

HSBC Premier – Reserved for a select few. HSBC Premier offers an exclusive world of premium banking-one that recognizes you for your success and offers you the privileges and rewards you deserve.

For more information, please contact us at:  
[www.hsbcpremier.lk](http://www.hsbcpremier.lk)

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23°N  
Madhya India

Despite its generally warm climate, people in India are almost always fully-clothed. Even at the beach. So visitors are strongly encouraged to find out what the appropriate attire is for the beach they are visiting.



Enquiry hotline

**4 4722 72**

[www.hsbcpremier.com.lk](http://www.hsbcpremier.com.lk)