



# It's time to Advance

Discover priority services that have been designed to suit your individual financial needs and take control of your ambitions.



Together we thrive

# **It's time to Advance**

When your life's ambitions come closer, it's important to stay prepared. With HSBC Advance you can enjoy priority services that have been designed to suit your individual financial needs. Enjoy the reach and stability of the international network of HSBC and find a banking solution that adapts to whatever you may require at every turn with HSBC Advance.

Take control of your ambitions with HSBC Advance.

# How to join HSBC Advance

You are eligible for HSBC Advance if you remit a monthly salary of Rs.150,000

or

Maintain a total relationship balance of Rs.1,000,000 in Fixed Deposits

**Join HSBC Advance >**

**Find out more >**



# Bank in your pocket

As an HSBC Advance customer, your banking needs are within your reach at any time. Stay in control of your finances, wherever you are in the world with secure online and phone banking.

### **Online Banking**

Fee-free access to internet banking and phone banking with account transfer facilities such as credit card payments, third-party utility bills, same bank account transfers and other bank rupee transfers

### **Access and convenience**

Fee-free withdrawals from over 4,000 ATMs island-wide and from HSBC ATMs worldwide

### **International services**

Access to international account opening services, Global View and Global transfer services at preferential charges.

### **Preferential rates**

Enjoy preferential interest rates 0.25% above the board rate for local currency fixed deposits.



# A credit card to fit your lifestyle

Your HSBC Advance membership allows you to choose between the HSBC Rewards or Cashback Credit Card with a lifetime fee waiver on your annual and joining credit card fee. Choose the card that best suits your lifestyle, and gain access to savings and indulgences throughout the year.





## Borrowing needs made easy

Get access to tailor-made loans and overdraft facilities to suit your needs as well as priority processing and preferential interest rates, so your financial aspirations are always within reach.

## **Personal Exclusive Revolving Credit (PERC)**

As an HSBC Advance customer you will have access to overdraft facilities of up to 4X your monthly salary so you can always be ready for anything.

- ♦ Flexible funds up to 4X your monthly salary with repayment required only for the amount you use
- ♦ Easy access to your cash reserve with ATM withdrawals, online banking and phone banking
- ♦ Access your funds within one month of opening the account
- ♦ Minimum repayment of 5% of your outstanding balance



## Lifestyle Loans

Take on every new venture with the support of lifestyle loans from HSBC Advance. Whether it's an emergency or an investment, you can always keep your options open with HSBC Advance.

Get funds of up to Rs. 7.5 million

Special interest rates with an option of choosing the rate on floating and fixed rates, and processing fee waivers of up to 50%

Option to choose between reducing balance or equal balance method

Further option of refinancing your other bank facilities (leasing, personal loans and car loan facilities)

No down payments or personal guarantors



**HSBC**  
Advance