

Summary of Key Terms – HSBC International Services

Quick Facts

Product Features		For more information
Product Features	<p>Moving abroad</p> <ul style="list-style-type: none"> • Lending a helping hand to assist you when you consider moving overseas • Moving and living overseas as an Expat • If you are thinking internationally, find out more about HSBC International Services in other markets. <p>Staying connected to home</p> <ul style="list-style-type: none"> • When returning home to Sri Lanka or relocating for work. • Sending money to Sri Lanka with fee free international fund transfers <p>Smart moves for a better tomorrow</p> <ul style="list-style-type: none"> • Create a safety net for you and your family when investing internationally through HSBC's global banking network. <p>Supporting your child's future aspirations</p> <ul style="list-style-type: none"> • When it's time to decide where your child wants to go to pursue their overseas education, or to make an informed decision of their overseas education. 	<ul style="list-style-type: none"> • HSBC Premier welcome pack or HSBC Advance Welcome Pack • Bank Tariff Guide**
Account Features	<ul style="list-style-type: none"> • International Accounts Includes Sri Lankan rupees (LKR)/Foreign Currency (FCY) Savings, Time Deposit Accounts, Inward Investment Accounts (IIA) operated under a single account number. • Consolidated statement capturing your entire financial portfolio on your HSBC Premier or HSBC Advance and any other accounts you hold at HSBC • Branded HSBC Premier/HSBC Advance Debit Card • Access to HSBC's Online Banking • SMS Alerts 	
Benefits	<p>Overseas account openings</p> <ul style="list-style-type: none"> • Pre-departure account opening in your destination country, where we have our presence, prior to moving abroad. <p>Global view and Global transfer</p> <ul style="list-style-type: none"> • Global view of accounts and fee-free fund transfers instantly between your HSBC Premier accounts around the world. <p>Transfer your credit history</p> <ul style="list-style-type: none"> • Give yourself a head start and have your credit established at your destination country/region. <p>Premier in one, Premier in all</p> <ul style="list-style-type: none"> • Enjoy the same status in your destination country/region if you are a Premier customer. 	
Documents Required	<p>Moving Overseas</p> <ul style="list-style-type: none"> • Proof of Identification (For eg: Passport) • Proof of address • Proof of income documents • Documents proving the eligibility to open an International Account (Permanent Resident Visa, Work Permit, Student Visa, Dual Citizenship Certificate etc.) • Other additional documents will be subject to qualification, status, local country laws and regulations of the destination of your choice. 	Contact International Banking Centre **

	<p>Sending money to Sri Lanka</p> <ul style="list-style-type: none"> • Proof of Identification (For eg: Passport) • Proof of address • Proof of income documents • Other additional documents will be subject to qualification, status, local country laws and regulations. 	
Eligibility Criteria	<p>To qualify, you need to be either an;</p> <p>HSBC Premier</p> <ul style="list-style-type: none"> • Maintain a total relationship balance of LKR10 Million • The total relationship balance for Premier could be maintained in Current/Savings/Time deposit accounts. This balance could be maintained in rupees or foreign currency equivalent to rupees or a combination. <p>Or</p> <p>HSBC Advance</p> <ul style="list-style-type: none"> • Maintain a total relationship balance of LKR1 Million or • Remit a monthly salary of LKR150,000 and above • The total relationship balance for Advance could be maintained in Current/Savings/Time deposit accounts. This balance could be maintained in rupees or foreign currency equivalent to rupees or a combination. 	<ul style="list-style-type: none"> • HSBC Premier welcome pack or HSBC Advance Welcome Pack • Bank Tariff Guide **
Financials		For more information
Service Fee	<ul style="list-style-type: none"> • Service charge for international account opening through International Banking Centre of Sri Lanka (IBC): <ul style="list-style-type: none"> - Premier customers - Free of charge - Non-Premier customers - Charges apply 	<ul style="list-style-type: none"> • Contact International Banking Centre **
ATM Cash Withdrawal Fee	<ul style="list-style-type: none"> • Waived¹ transaction fee for cash withdrawal through the HSBC Group's ATM network² using HSBC Premier ATM Card. • HSBC Premier and HSBC Advance product criteria will apply. 	<ul style="list-style-type: none"> • HSBC Website **
Other Fees	<ul style="list-style-type: none"> • Waived¹ Global Transfer Fee and Emergency Encashment Service Fee • A range of fee waivers or preferential offer on selected banking services. For details of fees and charges, please refer to the "Banking Tariff Guide for HSBC Retail Banking and Wealth Management Customer available on HSBC Premier website or at any HSBC Branch 	<ul style="list-style-type: none"> • Bank tariff guides **

Foot Notes:

1. Surcharges of overseas local bank may be levied (if applicable)
2. The UnionPay ATM chip card can access worldwide HSBC ATMs except HSBC ATMs in Argentina, Brazil, France, Greece, Malta, Mexico, New Zealand and Turkey.

Summary of Key Terms – HSBC International Services

Quick Facts

Key Terms		For more information
Eligibility for HSBC Premier	<ul style="list-style-type: none"> In order to enjoy the HSBC Premier features and benefits, you will need to fulfill the eligibility criteria and other relevant terms and conditions for HSBC Premier. 	Individual Product Terms and Conditions **
Eligibility for HSBC Advance	<ul style="list-style-type: none"> In order to enjoy the HSBC Advance features and benefits, you will need to fulfill the eligibility criteria and other relevant terms and conditions for HSBC Advance. 	
Joint Accounts	<ul style="list-style-type: none"> You are Jointly and severally liable with each other Joint account holder for the obligations and liabilities in connection with the relevant account, service or otherwise under the Individual Product Terms and Conditions. 	Individual Product Fact Sheets
Charges	<ul style="list-style-type: none"> Service fees, facility fees or other charges may be imposed from time to time where applicable. The fees and charges are published in the "Banking Tariff Guide for HSBC Retail Banking and Wealth Management Customers" and available on HSBC Premier website or at any HSBC branch. 	
Use of Your Information	<ul style="list-style-type: none"> HSBC and other members of the HSBC Group may collect, use and share Customer Information (including relevant information about the Customer, the Customer's transactions, the Customer's use of fast-moving consumer products and services, and the Customer's relationships with the HSBC Group). Customer information may be requested from the Customer (or a person acting on the Customer's behalf), or may also be collected by or on behalf of HSBC, or members of the HSBC Group, from other sources (including from publicly available information), generated or combined with other information available to HSBC or any member of the HSBC Group. 	
Our right to debit your accounts; set-off	<p>We are entitled without prior notice to you:</p> <ul style="list-style-type: none"> to debit any amount payable by you to us from any account maintained by you with us; to withhold, combine or consolidate the balance on any or all of your accounts maintained with us and set off or transfer any moneys standing to the credit of any such account in or towards settlement of any amount whether actual or contingent, present or future owing by you (and whether owing by you solely or Jointly with any other person) to us; and to refuse to repay you any moneys in any currency standing to the credit of any or all of your accounts maintained with us when due or on demand by you and to the extent that such moneys are less than such amount owing by you to us. 	
Termination of Services or Accounts	<ul style="list-style-type: none"> You may terminate our services or any of your accounts by giving us prior written notice We may terminate all or any part of our services without prior notice or any of your accounts by giving you prior notice, unless we specify otherwise in the T&Cs and with or without giving any reason. 	
Variation of T&Cs	<ul style="list-style-type: none"> We have the right to vary the T&Cs from time to time by notice to you by way of display at our premises, HSBC Public web site or in any manner we consider appropriate. 	

Your Voice

If you would like to give us your feedback, please contact us.

Postal address – Manager Customer Services, Retail Distribution and Wealth Management, HSBC Centre, No.163, Union Place, Colombo 2.

Customer Solutions Hotline on +94 114 511 566

Email : customersolutions@hsbc.com.lk

Website : www.hsbc.lk

While we prefer to always resolve any concerns raised with us to your complete satisfaction, you can also write to the Office of the Financial Ombudsman and request redress. Contact details of the Ombudsman are;

Post address – The Office of the Financial Ombudsman, Sri Lanka, No. 143A, Vajira Road, Colombo 06.

Telephone : +94 112 595 625

Fax : +94 112 595 624

Email : infor@financialombudsman.lk

Website : www.financialombudsman.lk

Please visit our website on www.hsbc.lk for further information.

*Full Integrated Account Terms and Conditions apply to Integrated Account. This table contains a summary of key product terms for reference only and is not intended to replace the full terms and conditions. The full terms and conditions will prevail in the event of any inconsistency.

** For more information

Bank Tariff Guide	Tariffs Interest and Foreign Exchange Rates - HSBC LK
Product Terms and Conditions	Terms and Conditions Help and Support Center - HSBC LK
International Banking Centre	Email : www.internationalbanking@hsbc.com.lk www.internationalservices@hsbc.com.lk Tel : +94 11 464 1888 (9 am-5 pm on weekdays) Web Site : www.hsbc.lk/international
HSBC Website	www.hsbc.lk