

Beyond Money

MAY 2019 | VOL 07

360 DEGREE
IMPACT
**The Next
Generation
Mantra**

P.10

A GUIDE TO
**HIGHER
EDUCATION**

P.04



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Dear Premier Customer

Welcome to the seventh edition of Beyond Money, a magazine dedicated to you, our valued Premier customers. Through Beyond Money, we strive to bring you diverse and interesting features covering trends that impact life in the fast-changing global environment, as well as highlight the wonderful moments and experiences you shared with us during the past few months. There's lots more to look forward to!

This edition is packed with some insightful pieces. We highlight the best countries to educate your children and welcome the "Next Generation" of business descendants of family businesses taking over the helm. While moving fast is a must, we also want you to take time to live your best life and cherish the good times.

We know that family is an important aspect of your life and would like to support your child with early savings habits that would shape him/her to enter the financial world with a Premier Junior account. Planning for the future is just as important. Your child's financial future continues to be secure even after he/she turns 18, as they can continue to enjoy your Premier benefits, through the journey to being that independent adult with an HSBC Premier Next Gen account.

We will ensure that the Premier journey is rewarding at all stages of life, with HSBC Premier offerings and new initiatives.

As a Premier customer, we understand that you are a global citizen and lead a life that is internationally connected. We at HSBC Premier are committed to keep you continuously updated with global insights and international financial services through our global network that would help you in your travels and even relocating overseas.

With all this in mind, we bring you another edition of HSBC Beyond Money covering a range of both local and overseas benefits on your HSBC Premier Credit Card. So, enjoy the spirit of connecting and sharing, and treat your family and friends with HSBC's offers all-year-around.

We hope these exclusive HSBC Premier privileges give you and your loved ones an opportunity to create amazing memories that will last a lifetime.



Nadeesha Senaratne
Country Head of Retail Banking
and Wealth Management
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HSBC SRI LANKA

MAY 2019

Beyond Money

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A guide to **HIGHER EDUCATION** Abroad

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Thousands of Sri Lankan students enroll in undergraduate and postgraduate degrees at universities overseas.

Sending your children overseas for higher education is an event that families often plan for in advance. However, among a myriad of choices, considerations and constraints, it's a difficult and often daunting decision. The head of economic think tank the Institute of Policy Studies said that, in 2017, 12,000 Sri Lankan students leave for higher education overseas every year, and quoted annual foreign exchange outflow at over \$50 million for funding Sri Lankan students overseas. Limited course options, entry barriers like regional quotas, poor facilities and lack of internationally recognized universities for research excellence are often cited as reasons students prefer higher education overseas, according to him.

UNESCO statistics also confirm that, at any given time, 19,000 Sri Lankan students are overseas for higher studies. For the same reasons, Sri Lankan students have



been seeking university placements in the UK and institutions in the US. Australia, India, Canada and Malaysia are also now sought-after higher education destinations. With a choice of countries, globally recognised universities and degrees to peruse, the decision is now more daunting than ever for potential students. Families are also weighing in on higher education choices for reasons ranging from cost, friends & family in destination countries who can support, and because the information can be overwhelming.

Here are some advantages your child can benefit from when choosing higher education options overseas.

A SMART CAREER CHOICE

Employers prefer candidates with international study experience because it signals that graduates have a better understanding of how other people work, and are independent, flexible and courageous. Many countries that accept large numbers of international students also allow them to work there for up to two years after graduation, an opportunity that local higher education cannot offer.

FROM LEARNING TO EXPERIENCING

Travel and exposure to new cultures build understanding and soft skills like empathy, teamwork and humility. Students spending a few years in another country, interacting with people and understanding another culture, gain the skills and confidence to successfully work with people from different backgrounds, or those with differing views. Living, studying and working in English will also improve the grasp of the language, which is most widely used in business and the one in which the most sought-after publishing is done.

A PERFECT FIT

One of the biggest drawbacks of Sri Lanka's tertiary education of limited variety of courses and narrow research scope is overcome with international options. Skills and specialisations for jobs of the future are evolving, and many foreign universities are responding to this rapidly. The experience isn't limited to course options but includes options around unique campuses - from rural liberal arts colleges, multidisciplinary universities in the centers of major global cities or world-class research universities.

PERSONAL GROWTH

Empathy, a wider world view and a multicultural perspective gained will help students face modern challenges and come up with out-of-the-box solutions. It fosters an in-demand skill in a modern environment: creativity.

STORIES TO LAST A LIFETIME

If travel experiences are great dinnertime conversations, then stories around studying abroad will be told over a lifetime. Students take advantage of holidays to travel within the country they are studying in and in the region. They also gain friends from around the world as universities accepting large numbers of international students are tremendously diverse places. Some of these friendships will last decades or a lifetime.

WHERE IN THE WORLD?

Sri Lanka's state-funded university entrance opportunities have rapidly expanded over the last decade, but remain limited. As a result, over 80% of those who obtain the minimum qualifications for entry don't find a place in state universities, which don't charge fees, and provide subsidized accommodation and other costs. Every year, around 120,000 students who meet minimum entrance qualifications set by the state can't gain access to government universities. Thousands of others who don't meet this secondary school purely academic standard or those who pass out from international schools with Edexcel or International Baccalaureate or equivalent qualifications are ineligible for admission. However, these qualifications are universally recognized by foreign colleges that also look to recruit students with proven leadership and extra-curricular exposure. Here are some of the things to consider when choosing a country and university for your child:

There isn't a single source that has comprehensive statistics on how many Sri Lankan students go to each country for higher education. However, it's generally observed that Australia, the UK, the US and Malaysia are among the most popular destinations for students seeking to study abroad. Here are considerations about these most popular destinations:

1. Does the country have a higher education regulatory or quality assurance system that covers the chosen university?

2. Are the qualifications of that country's higher education system recognised globally?

3. Can credits earned in a university be recognized by others in the same country? Are these credits globally recognised and transferrable?

4. What arrangements exist that grant international students access to healthcare and/or public services of that country?

5. Is the university ranked high in global league tables, and is it a known brand?

AUSTRALIA

It's no surprise that Australia is one of the most popular destinations for Sri Lankan students choosing to study abroad. Sri Lankans are the 12th largest ethnic group in Australia and over 86,000 people born in Sri Lanka and over 106,000 people of Lankan origin live there. Many families who send

their children there for higher education already have relatives or friends who live there, who can be a safety net for their offspring. Australia's over 1,100 institutions of higher education offer more than 22,000 courses. Some top Australian universities rank among the best in the world.





THE COST

The cost of studying in Australia can vary depending on the university and course your children choose, as well as the city they are in. Annual fees for an undergraduate Bachelor's degree ranges from AUD 15,000 to AUD 33,000, but high-value courses such as veterinary and medicine can be higher. Based on the Australian government's Department of Home Affairs' financial requirement to receive an Australian student visa, the minimum cost of living per year is estimated at AUD 20,290. So you should expect to budget between AUD 35,000 to AUD 55,000 a year if your children intend to further their studies Down Under.

UNITED STATES

The United States, with over 4,000 universities including the largest number of globally ranked ones, is the world's top destination for international students. In 2015/2016, international student enrolment at US universities exceeded the one million mark for the first time. At undergraduate level, students have the flexibility to try different courses before they declare their choice of major at the end of the first year. This is perfect, as most young people don't have a firm idea about what they want to study and their future career. This way, they can explore different areas of interest before

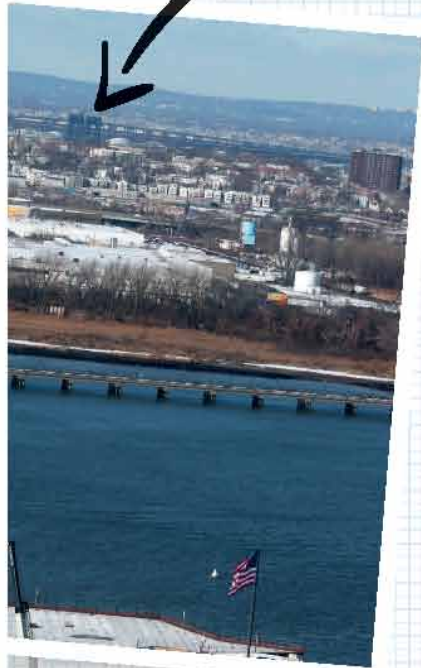
making a decision.

Although the Sri Lankan-born population in the US isn't as large as it is in the UK and Australia, it is still significant. The US Census Department found that over 49,000 of Sri Lankan birth now live in the US. Sri Lankan Americans are also one of the most successful groups in that country. Sri Lankan Americans are generally educated and affluent. With a median income of \$74,000, Sri Lankan Americans are the third-most successful Asian American group with regards to income. Additionally, 57% of Sri Lankan Americans over the age of 25 have a bachelor's degree or higher.

THE COST

As with Australia and the UK, the cost of a university education in the US can vary widely depending on the university you choose, to the type of degree programme, to the location. It's a safe estimate that, if your children are pursuing a degree in the US, you should be budgeting about \$30,000 per year for tuition fees. Of course, if your children are enrolled in a highly ranked university, tuition fees could be much higher. Meanwhile, you should budget between \$8,000 and \$12,000 annually to cover the cost of living, including accommodation, food and living expenses.

While the cost of a university education in the US may seem high, the good news is that many students don't have to pay full tuition fees. At many US universities, a majority of students receive some form of financial aid via grants, scholarships and loans.



MALAYSIA

International students often choose Malaysian higher education because it is a cost-effective way to have access to foreign university franchised programmes. Malaysia's proximity and high living standards also makes it particularly attractive for Sri Lankan students.



THE COST

A UK foreign university franchised 3-year engineering degree taught in Malaysia is estimated to cost RM 68,000 (\$17,000), whereas tuition fees for the same 3-year degree programme at the host university in the UK is about GBP 36,000 (or RM 217,000 or \$54,250). If the cost of living is taken into account, students who complete their entire three-year degree in Malaysia can save up to an estimated RM 216,000 (\$54,000).

UNITED KINGDOM

Few countries have as long and as impressive tradition of organised higher education in the modern era as does Britain. Sri Lanka and the UK also share an affinity as Ceylon was once British occupied, its civil service was modeled to be similar, some of its laws still

date from that era, and for decades Sri Lankan students have attended UK universities. In 2002, the Berghof Research Center estimated that 110,000 people of Sri Lankan origin live in the UK. The UK is a global education powerhouse with some of its most

storied and leading universities having been in existence since the 12th and 13th centuries. Universities in the UK generally have a strong research and innovation focus, and a pathway to work with some of the best global companies operating in the UK.



THE COST

Depending on the course your children decide to undertake and the university they are going to, tuition fees can vary between GBP 7,000 and GBP 35,000 per year for an undergraduate degree. In addition, you should budget at least GBP 12,000 a year to cover living costs. If your children are studying at a university in London, living costs will be higher as rent and other costs are considerably higher in the capital than in the rest of the country. ♦



Colombo toddler Sydney scholar

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wherever your studies move.

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Together we thrive

360 DEGREE IMPACT

The Next Generation Mantra

Attributed to: Philip Kunz, Head of Private
Banking, Southeast Asia, HSBC Private Banking



Picture this: In front of a packed hotel conference room full of media, and surrounded by bright TV lights and microphones, your father - a world renowned business tycoon - announces at the company's annual investor meeting, that he is stepping down from the chairmanship of the company that he built over the past 60 years, and is appointing you as the successor to take the business and family forward.

At that moment, the microphone, the eyes and weight of expectation, immediately and permanently shift to you. To say it's a poignant and defining moment would be putting it mildly. According to a joint SMU-Deloitte study, across Southeast Asia 77% of first generation leaders prefer a Next Gen family member to succeed them. As this shift continues over the next decade, this is a scenario beginning to play out across the world, and particularly in Asia. Called out as the 'Next Generation,' descendants of the family business are hungry to take on the challenge – but in a way that has their own stamp.

And if there is one theme that encapsulates the attitude for a majority of them, it's making a sustainable impact – in the business, society and family.



The next stage of growth for the business

"May you live in interesting times."

Whilst the Chinese say this ironically, it is actually an exciting time to be in business. Innovation, agility and the internet of all things is closing the gap between starts-ups and established businesses. E-commerce is changing the way consumers and businesses interact. The countries that were historically inward or outward in trade and investment focus are changing places, and markets are skittish.

Volatility and uncertainty can be disquieting, but it is also where there is opportunity. Amongst this, the new generation of

entrepreneurs are itching to make the changing world work for their business – not against it. Motivated to make their mark, they question previous conventions and existing business models. Here lies a potential generational divide. The business has become successful following tested templates, but innovation is how it will remain successful in the future.

Making change is hard enough but it can be compounded if the incumbent leaders need some convincing. While the task may seem daunting, leading through change and the injection of new ideas, can be that extra push to accelerate performance.



Ties that bind

Adding in the element of 'family' to business can definitely be an extra layer of complexity. Not all of the children will want to take an active role in the family business or may have different levels of engagement and leadership. The broader question then becomes: 'how do you allocate the wealth accordingly, and how do you ensure rest of the family involved in the journey, share a collective mission?'

Many families set up committees that act like a family council to groom the next generation to be responsible owners in the future and to set the strategic direction on how to control their wealth and businesses over the generations to come. Establishing a formal family governance structure can also act as a compass. And when taken in stride, can instil good communication and trust. Making collective decisions around philanthropy, for example, can also be a training ground for the tougher discussions on personal wealth and succession.



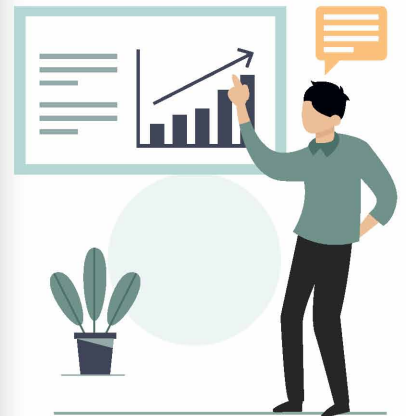
Making a societal impact

The desire to make an impact extends beyond the business to society at large for many of this emerging generation of leaders, and this is paving the way for sustainability being part of the family's wealth agenda. In particular we're seeing many of our clients incorporating Environmental, Social and Governance (ESG) in how they conduct business.

This can range from adopting more environmentally friendly practices, through to setting up strategies to prevent human trafficking from taking place within their supply chains.

Research conducted by the Global Impact Investing Network (GIIN) identified that impact investing grew by more than 25 per cent in Asia in the three years leading up to 2016. But make no mistake, while the rise may stem from a younger generation's outlook on the world, impact investing is still around the need to make money.

The Next Gen business owners are increasingly channelling their funds into many avenues that are now available: using their shareholder weight to invoke sustainable policies, to microfinance, and impact investing in private markets.



Managing the spinning plates

The first generation may have built the business but the 'Next Gen' carry the weight of sustaining it. But they come with the right intentions. For them, it's all about impact: sustaining the family business, having a positive role in society and as well as their family.

Respecting the business strategy of the incumbent generation, navigating a changing world, all while ensuring the family is on board with the commercial and wealth path that has been set: it makes for a lot of spinning plates. The task is not easy - but being a leader rarely is. By being true to your family values and through open communication, the generational divide can actually become a generational accelerator. ♦

When you can define your legacy's journey, go with it

Equip your child with an HSBC Premier Next Gen Account

Life is a journey best prepared for. Which is why with an HSBC Premier Next Gen Account, you assure your child the security and connections they need to make their mark in this world, when they turn 18. Join us today, and let us take care of their journey forward, with access to your very own relationship manager and other benefits that help make their decisions count.



Terms and conditions apply. The Hongkong and Shanghai Banking Corporation Limited - Sri Lanka is a licensed commercial bank supervised by the Central Bank of Sri Lanka. Issued by The Hongkong and Shanghai Banking Corporation Limited - Sri Lanka.

OPEN AN HSBC PREMIER NEXT GEN ACCOUNT FOR YOUR CHILD TODAY, AND CARRY ON YOUR FINANCIAL LEGACY

'HSBC Premier Next Gen' was officially launched amid a premier gathering at a VIP red carpet event at the HSBC headquarters in Fort. The Next Gen account offers the new generation of Premier customers between 18 and 28 years access to an independent transaction account to build a strong grounding around financial independence as they move through their teenage years. They would also be able to benefit from the Premier status of their parents while they complete full-time education and/or begin their career. This will provide parents with the peace of mind that HSBC Premier will continue to support their children as they become adults, reinforcing the Bank's values.

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HSBC Premier hosts VIP 'next gen' event to honour its patrons and welcome their offspring.

From Junior to Next Gen

Every parent wants the best for their child. That's why, when it's time for your child to grow up, you can rest assured that they have every tool at their disposal to pave their own path. As your child turns 18, you can convert your child's HSBC Premier Junior Account to an HSBC Premier Next Gen Account.

With the HSBC Premier Next Gen account, your child will have access to all the same benefits that you enjoy, including international banking and credit card facilities and privileges.

Inheriting your benefits

As an HSBC Premier Next Gen accountholder, your child will have access to your Relationship Manager, who will provide them with invaluable financial strategies to chart their careers and academic progression.

Whether it's international education, travel or leisure, your child will be entitled to the same exclusive benefits that you enjoy such as International Account Opening, Premier Emergency Cash, access to

airport lounges worldwide, free airport transfers and many more.

The next step in their journey

With the HSBC Premier Next Gen Account, your child will be issued a credit card, debit card and cheque book. You are eligible to open an HSBC Premier Next Gen Account for your child till the age of 28, and provided that you maintain your relationship balance.

At HSBC Premier, we're with your child every step of the way. Whether it's in the pursuit of passions, education or professional career, we're here to provide the support they need. Contact your Relationship Manager to start your child's Premier journey. ♦

Mobile-centered smart banking and access to Relationship Managers for Premier customers, for when you need them most



Online banking is now enabled with Common Electronic Fund Transfer Switch (CEFTS)

- Carry out domestic interbank fund transfers of up to Rs5 million
- Settle your other bank credit cards in real time

Global View & Global Transfer

- Access your accounts globally, with one log-in
- Move funds around the world, instantly

Not yet with HSBC Online Banking? Talk to your Relationship Manager or visit www.hsbcpremier.lk

Enjoy the convenience the digital era has to offer, as HSBC Premier makes banking easier for you. Sign up for sms alerts, e-statements and mobile banking.

HSBC's Global Head of Digital, Retail Banking and Wealth Management Josh Bottomley visited Sri Lanka last month with the highlight of his visit being a breakfast briefing hosted for CEOs, CXOs and HSBC Premier clients, themed 'Evolving Digital Opportunities'.

The event was conducted in partnership with SLASSCOM, the local body representing the IT/BPO industry, one of the fastest growing industries in the country. The visiting official shared his knowledge

and sentiments on key digital trends, how organisations are gearing up to embrace changes and more importantly how a country like Sri Lanka can leverage the digital shift to the country's advantage. His speech was followed by a panel discussion with Country Head of Retail Banking and Wealth Management of HSBC Sri Lanka Nadeesha Senaratne, and moderated by Head of Marketing and Communications Tharanga Gunasekera. During his visit, Bottomley met with the HSBC's senior management

in Retail Banking and Wealth Management to evaluate the digital strategy for Sri Lanka. He also met staff at the HSBC Sri Lanka main office in Colombo 1, as well as at the HSBC Global Service Centre in Rajagiriya. He is responsible for HSBC's Retail Banking and Wealth Management teams developing online and mobile customer journeys, and the use of data and analytics to create 'intelligent banking' for HSBC Group. He is based at HSBC Group Headquarters in Canary Wharf, London. ♦

HSBC Colombo Fashion Week 2019

For the first time, Look & Book, a curated one-day store, showcased some of the finest outfits with pre-sales exclusively for HSBC Premier customers

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Founded in 2003 with a vision to impact, define and revive the fashion design industry of Sri Lanka, Colombo Fashion Week, popularly known as CFW, enters its 16th year with an expanded plan to shift gears and take Sri Lanka's fashion design industry to the next level with a multi-pronged approach. This multi pronged approach will have an evolved focus on designer showcases, designer retail through a new programme called 'Look & Book', a Sri Lankan fashion design exhibition to celebrate design,

marketing promotion of Sri Lankan designers through films, and celebrate and showcase Colombo as a destination. HSBC, the lead partner and sponsor, celebrates its 12th year of association with Colombo Fashion Week, as it has believed in the vision of CFW to develop and uplift the fashion design industry of Sri Lanka. "We are happy to partner Colombo Fashion Week as the title sponsor for the 12th consecutive year as the event celebrates not only fashion, but art, food

and the history of life in Colombo that will help put the city on the map. As the leading International bank that has been here for over 126 years, we believe in creating opportunities, fostering growth and supporting the country's development through such events that raise the profile of Sri Lanka. This event is one that is keenly anticipated by our customers as one of the biggest lifestyle events in Sri Lanka," says Mark Prothero, Chief Executive Officer of HSBC Sri Lanka and Maldives. ♦

HSBC emphasizes the importance of #BalanceForBetter at IWD 2019



In celebration of International Women's Week, HSBC partnered with Ladies VIP Night to hold an evening of unity, empowerment and inspiration at the Shangri-La Colombo on 6 March. The event was a call to action on gender parity, featured a panel discussion with leading women in the industry themed 'Women on a Mission', attended by HSBC's Head of International Retail Banking and Wealth Management for Asia Pacific Betty Miao as

an international guest panelist.

Speaking at the session, Betty said; "Women make up 52% of HSBC's global workforce and HSBC Group is committed to enabling an environment where people can fulfil their potential; where different ideas, backgrounds, styles and perspectives are actively sought to create business value; and where career advancement is based on objective criteria.

We are focusing on the diversity profile of our workforce to make it more reflective of the communities we operate in and the customers we serve."

PROCEEDS FROM THE EVENT WILL BE CHANNLED TO A GOOD CAUSE TO HELP FAMILIES IN RURAL AREAS OF THE COUNTRY GAIN ACCESS TO CLEAN WATER, IN PARTNERSHIP WITH GIVE2LANKA. ♦

Mamma Mia!

HSBC Premier customers enjoy exclusive access to box plan



Partnering with Cinnamon Life, HSBC recently presented the world renowned musical MAMMA MIA! for the first time in South Asia in Colombo. HSBC Premier customers enjoyed exclusive pre-sale 'access' to the best seats at

the show.

Not only a first for Sri Lanka but for the first time ever in the whole of South Asia, MAMMA MIA! the smash hit musical took place at the Nelum Pokuna Mahinda Rajapaksa Theatre over 22-30 December 2018. ♦



HSBC Premier customers got to pick the best seats in the house when the box office opened early exclusively for them, prior to public sale



Your Opinion Matters

At HSBC, we strive to provide the best-in-class service to all our customers. As a valued customer, we invite you to participate in our Customer Experience Survey and let us know your thoughts on your experience in banking with us. To better understand your needs, we have engaged the services of an independent research agency, The Nielsen Company Lanka (Pvt) Ltd., to conduct a short telephone interview to obtain your feedback on our service. Your feedback is invaluable to us and we would greatly appreciate your participation in the research.

If you don't want to be contacted for the above survey, please contact your Relationship Manager:

CLICK: www.hsbc.lk/Customer-survey

SMS: Type <CES> and SMS to 4774

E-MAIL: anushapinnapola@hsbc.com.lk

POST: Customer Insights Manager
Marketing Department
P. O. Box 73, Colombo

VISIT: Nearest branch

Should you have any concerns on the quality of service or wish to give feedback, please feel free to contact us via www.hsbc.lk/Listening-to-you

Selected customers will be contacted via telephone from February 2019 to May 2019, 9:00am and 6:00pm from Monday to Saturday. The interview will last for about 10 minutes. During the survey, the agency will ask for your opinion on the service you receive at HSBC. The call may be recorded for training and quality assurance purposes. You can be assured that we have not shared your personal financial information such as account details, account balances etc. with the research agency. You are also not required to share such information during the course of the interview.

We encourage you to reach out to us through your Relationship Manager or write to us at premiercustomersolutions@hsbc.com.lk with any comments or concerns regarding our services.

Share your experiences and be rewarded!

Introduce your family & friends to HSBC Premier and earn exclusive benefits.



Like some of the finer indulgences in life, one's best experiences are worth sharing. As an existing HSBC Premier customer, we hope that you are delighted with the service you are currently receiving and would like to invite your friends to join our world and experience HSBC Premier for themselves.

As part of the HSBC Premier 'Member Get Member' (MGM) programme, you could introduce your family, friends and colleagues to HSBC Premier and earn up to 75,000 Rewards Points for your successful referrals.

<p>1 15,000 Rewards Points for your First successful referral</p>	<p>2 25,000 Rewards Points for your Second successful referral</p>	<p>3 35,000 Rewards Points for your Third successful referral</p>
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You can also choose to convert your Rewards Points into air miles (1 Rewards Point for every mile), and fly around the world for free with any of our Rewards Mileage Partners' Frequent Flyer programmes!



To find out more visit: www.hsbc.lk/premiermiles or call your Relationship Manager.

When smiles shine brighter than Christmas lights!



At HSBC, it's an annual tradition to share the spirit of Christmas, and spread love and joy among those that are in need of extra love and care.

In keeping with this, in December 2018, HSBC took the magic of Christmas into the lives of terminally ill patients at the Shantha Sevana Hospice in Maharagama, known island-wide as a dedicated provider of hospice in the country. In addition, over 50 volunteers came together to spread

love and light among the more than 450 deserving children at the Salvation Army Girls' School, Paritas Convent (Meth Mihira Special Education Centre), Community Concern and Sri Jinananda Children's Home.

A team of volunteers organized creative and fun-filled programmes for the children and inmates, along with gifts and yummy goodies. There were also musical shows, face painting and games like musical chairs

and passing the pillow. As always, the children were also thrilled to see Santa Clause, and the HSBC team joined in the merriment as they sang carols to conclude the event.

The best gift of the season for us at HSBC was the magic of happiness that reflected on the faces of both young and old alike, as beautiful smiles lit up their faces brighter than the lights on any Christmas tree. ♦

IN ASSOCIATION WITH



Experience the Best of Edutainment with this year's



Plan your family's mid - year holidays with Cinnamon



Standing ovations, monologues, fun costumes and the chance to learn from an international theatre pro – the West End Theatre Camp will help your child take to the stage with renewed zest and confidence.

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Workshop Director,
Choreographer



MICHAEL BRADLEY
Musical Director and
Vocal Coach



JON SCOTT CLARK
Associate Director,
Choreographer and
Acting Coach



Storytime by a roaring campfire, thrilling jeep safaris in the jungle, an unforgettable night of music and entertainment under the stars and much more, all await your child at this year's Summer Camp.



For the budding chefs to learn the basic cooking skills, kitchen safety, dining etiquette and more!

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Inspiring moments with Cinnamon

HSBC Premier Customers who are avid nature lovers and wildlife enthusiasts will have a unique opportunity to go on tour and experience nature around the world

As an HSBC Premier customer, you enjoy preferential access to exclusive privileges and customer events. Join us at our upcoming events.



28 - 30 June 2019
A photography adventure to Yala with Nature Trails (guided by Chitral and Gayan)



19 - 23 July 2019
"Tracking Orangutans" Tour to Kalimantan National Park, Indonesia (guided by Vimukthi)



2 - 4 August 2019
Knuckles Range from Victoria Gold Club (guided by Vimukthi & Sampath)



29 August - 4 September 2019
"The Greatest Show on Earth" Tour to Kenya with Nature Trails (guided by Chitral)



18 - 20 October 2019
Explore Wilpattu in drought with Nature Trails (guided by Chitral & Sampath)



21 - 23 February 2020
Discovering endemics in Sinharaja with Nature Trails (guided by Vimukthi & Sampath)

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