

Start living a life
without boundaries

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Email premier@hsbc.co.nz
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An introduction to your HSBC Premier service

HSBC Premier is a globally linked, personalised banking and wealth management service that enables you to explore and seize all the rich opportunities the world has to offer.

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

With more than 300 HSBC Premier Centres across the globe, HSBC Premier makes the world more accessible whether you are at home or travelling abroad. What's more, your dedicated HSBC Premier relationship manager will lend you a helping hand to take the guesswork out of meeting your financial goals.

22°S - Rio de Janeiro, Brazil





Your day-to-day banking

Making the most of today

HSBC Premier is built around you, offering a high level of personal care and attention supported by a wide-ranging portfolio of banking services both in New Zealand and overseas.



Your day-to-day banking

A dedicated relationship manager

Your New Zealand-based dedicated relationship manager will spend time with you to understand your individual banking needs, ensuring you receive all the benefits HSBC Premier has to offer.

Flexible support tailored to your lifestyle

Managing your finances is made simple with the personal support of your relationship manager and access to Telephone and Internet Banking. We also have a 24 hour HSBC Premier call centre which you can contact at any time, as well as a nationwide branch and ATM presence through a major affiliate partner in New Zealand.

Preferential rates, exclusive to you

As an HSBC Premier customer, you receive preferential rates on home loans and term investments as well as no monthly service fee on any of your HSBC Premier accounts. Plus your free HSBC ATM card has no service charges at any ATM in New Zealand (and at any HSBC ATM worldwide).

Foreign currency accounts

Help minimise your exposure or look to take advantage of foreign currency fluctuations with our foreign currency accounts. You can select from ten different currencies with your New Zealand-based HSBC Premier Multi Currency Account or select a foreign currency savings account from a range of international currencies, including the HSBC Premier Renminbi Savings Account.

HSBC Premier Rewards

Gain access to a wide range of exclusive HSBC Premier Rewards, for example, an extra 10kg luggage allowance when flying Singapore Airlines or significant discounts on OSIM luxury massage chairs. Conditions apply.

Comprehensive insurance

Protect the things you value with comprehensive general insurance for your car, home and contents.¹

Globally recognised credit card

Enjoy global recognition and earn fantastic rewards with the HSBC Gold and Platinum credit cards from American Express.²



You and your wealth

Financial management designed
to your exact specifications

The HSBC Premier portfolio of wealth management services gives you access to investment opportunities from around the world, both locally and abroad.

Whether investing in emerging or developed markets, single or multiple asset classes, your dedicated HSBC Premier relationship manager can provide you with world class research, information, and support from a local HSBC wealth consultant, to help you establish wealth management solutions that meet your needs.



You and your wealth

Local expertise

HSBC will provide a personalised service built around you, with our experienced wealth consultants giving you expert guidance and support, with tailored solutions to meet your financial requirements.

For instance, to help you grow, protect and manage your wealth, your wealth consultant will conduct an in depth risk profile whenever you are looking at new investment opportunities to ensure the solutions you choose match your risk appetite. Your relationship manager will also conduct an individual review every year to ensure your current wealth management strategies still reflect your personal circumstances and investment goals.

World class investment solutions

HSBC is a global leader when it comes to managing clients' wealth, offering a comprehensive suite of products and services available exclusively to HSBC Premier customers. Our breadth of capability allows us to cater for your investment needs, whatever your investment strategies, personal circumstances or goals.

Our world class investment solutions include emerging market funds which provide access to equity investments in key growth areas such as China, India, Brazil, Russia and greater Asia, as well as more diversified funds which provide access to investments across multiple asset classes and geographies.³

Global investment perspective

In an ever changing globalised world, you can rely on HSBC for regular economic updates, with in depth analysis on the latest investment trends and market leading research. Our international investment professionals provide commentary on short term investment outlooks, macro economic assessments and analyse equity, fixed income and currency markets, with a particular emphasis on emerging markets.

This research is part of our comprehensive wealth service and is available exclusively to HSBC Premier customers.



You and your family

Take extra care of the things you value most

As an HSBC Premier customer, the benefits don't stop with you – they also extend to your family, giving your children and grandchildren a head start in financial management and a global safety net with emergency support when they are overseas.

HSBC Premier Explorer account

This is an account for your children and grandchildren up to the age of 25, allowing them to enjoy the HSBC Premier service both here in New Zealand and overseas, which includes having access to the worldwide helpline⁴ (+1-908-PREMIER). They'll also receive assistance in over 6,000 English-speaking branches worldwide, so you can rest assured they'll receive a helping hand wherever they are in the world. Plus if your child is thinking of studying abroad, we can have an account open and ready for them before they arrive.⁵

Relax with a global safety net

HSBC Premier provides a global safety net for you, your children and grandchildren when travelling overseas, including international account opening and emergency encashment of up to US\$2,000 within 24 hours⁶ For more on this service, please refer to 'Your bank around the world.'

Protect your financial dependants

Your HSBC Premier relationship manager can help you understand the options available to provide financial security for your dependants through comprehensive life and income protection insurance. These options could include ensuring that your home is secure or your children's education can be provided for in a range of circumstances, should something happen to you.⁷



Your bank around the world

Feel at home wherever you are

If you're living, working or frequently travelling abroad yet have interests remaining in New Zealand, it's important that you make the most of all the opportunities your international lifestyle presents.

With our global support network of over 300 HSBC Premier Centres, wherever you go in the world, your HSBC support network goes with you.



Your bank around the world

Global recognition and support

As an HSBC Premier customer, you can be sure of a warm welcome, priority service and personal support wherever you go in the world. We'll take care of all your banking needs on the road with superior levels of service at branches right across the globe.

Feel at home with our international network

At any one of our 300 HSBC Premier centres across the globe, you can be put in touch with your relationship manager in NZ, access Internet Banking and even use our meeting rooms for your own business needs. There will be an English speaker on hand so you'll always be understood and our local staff will even be happy to recommend their favourite restaurants or things to do, to make your stay more memorable. To discover where our HSBC Premier centres are located, visit www.hsbcpremier.co.nz.

Comprehensive travel insurance

Receive comprehensive, high quality travel insurance for domestic and overseas holidays at an affordable price. As an HSBC Premier customer, you can save at least 44% on your travel insurance when you apply online via www.hsbc.co.nz.⁸

One global view of all your accounts

Manage all your international HSBC accounts from a single sign-on with Global View and get fee-free, real time fund transfers between any of your HSBC personal global accounts with Global Transfers.

Worldwide emergency assistance

Should you ever have an emergency while you're abroad, help is always at hand. Simply call our worldwide number +1-908-PREMIER at any time, or walk into any HSBC branch and identify yourself, and you'll be given immediate access to our range of HSBC Premier emergency services.

- If you lose your cash or cards, we'll cancel your card immediately and arrange a replacement credit card for you.
- We'll make sure you have local currency to the value of US\$2,000 in cash.⁶
- You can be connected to the HSBC Premier Telephone Banking service where our staff will help you in any way they can.

Moving abroad made easier

As an HSBC Premier customer in one country you will qualify for HSBC Premier wherever you hold an HSBC account in the world. If travelling turns into something more permanent, you'll have access to a wealth of help, advice and support from your New Zealand relationship manager to make your transition as smooth and hassle-free as possible.

- We'll undertake an international needs review with you before you move to make sure all your banking needs are covered.
- Through the HSBC Global International Banking Centres, we'll assist you with international account opening before you even arrive in your new country.⁵
- Where local regulations allow, we can transfer your credit history, so you won't lose your spending power.⁹
- When you get to your new country, your local relationship manager there will contact you to make sure your banking service is running smoothly.
- Where appropriate, we can introduce you to our offshore banking specialists.

HSBC Premier Terms and Conditions

Please read these Terms and Conditions and keep them for your future reference. These Terms and Conditions are also available on request. These Terms and Conditions govern the HSBC Premier Service (HSBC Premier Agreement). The Retail Banking and Wealth Management Terms and Conditions and Fees and Charges brochure continue to apply to your accounts and facilities operated with HSBC. Other specific Terms and Conditions may also apply to other products and services offered through our Retail Banking and Wealth Management division, for example HSBC Premier Explorer Account, HSBC Cards, Internet Banking, HSBC Home Loans, Insurance products and Wealth Management products. For HSBC Home Loans or other lending facilities, HSBC's normal lending criteria apply.

In these Terms and Conditions:

- HSBC Group means HSBC Holdings plc, its subsidiaries and related companies.
- "We", "us", "our", "HSBC" means The Hongkong and Shanghai Banking Corporation Limited, incorporated in the Hong Kong SAR with limited liability acting through its New Zealand branch.
- "You" or "your" means the individual person or persons in whose name the HSBC Premier service is established. If there is more than one, it means each of you separately and every two or more of you jointly.

Eligibility criteria

Eligibility criteria apply to HSBC Premier, which are set at our discretion. As at the date of these Terms and Conditions the eligibility criteria specify that you must have at all times:

- a minimum value of NZ\$500,000 in loans with HSBC in New Zealand (facility limit not outstanding balance); or
- a minimum value of NZ\$100,000 in savings and investments with HSBC in New Zealand.

When benefits cease and termination of the HSBC Premier Agreement

Your eligibility to be an HSBC Premier customer and any preferential pricing and associated benefits will immediately cease to apply and the HSBC Premier Agreement will terminate if:

- You do not pay any amount due to us under any arrangement we (or the HSBC Group) have with you whether or not it is part of HSBC Premier; or
- You fail to pay any applicable service fees; or
- We inform you that you are no longer eligible due to your value of business with HSBC falling below the minimum required; or
- You are otherwise in default under this Premier Agreement or other terms and conditions agreed with HSBC; or

- We no longer continue to offer HSBC Premier; or
- We are required to terminate HSBC Premier by law, regulation, or policy.

Variation

We may reduce or increase any interest rate or reference interest rates from time to time in accordance with the Terms and Conditions applicable to our relevant products and services. We (or the relevant provider or issuer of the relevant products or services) may vary the features and the Terms and Conditions of our relevant products and services in accordance with the Terms and Conditions applicable to them.

From time to time, we may:

- a) change the eligibility criteria of HSBC Premier;
- b) change any of the HSBC Premier preferential pricing, features or benefits referred to in these Terms and Conditions or the Service Guide;
- c) introduce new HSBC Premier preferential pricing, features or benefits which will be subject to these Terms and Conditions (including any variation of them);
- d) change or introduce new HSBC Premier fees and charges; and
- e) change any of these Terms and Conditions.

All these changes can be made without your consent. We will give you 14 days prior written notice of any of these changes. You may cancel the HSBC Premier Agreement at any time by giving us at least 30 days prior written notice.

Law and jurisdiction

The HSBC Premier Agreement is governed by the law of New Zealand and each party submits to the non-exclusive jurisdiction of the courts of New Zealand in connection with matters concerning the agreement.

HSBC's retail banking department is changing its name from Personal Financial Services ('PFS') to Retail Banking and Wealth Management ('RBWM'). To reflect this change, all documentation with references to 'PFS' will be replaced with 'RBWM'. During this transitional period, please note that any reference to 'RBWM' includes documentation issued under the 'PFS' name (and vice versa).



Privacy statement

Your confidential and personal information

In order for us to provide the HSBC Premier Service in compliance with the Privacy Act 1993 and our duty of confidentiality we wish to point out that your personal information may be collected, stored, transferred and used in accordance with the terms contained in the Privacy Act 1993/Personal Information/Exchange of Customer Information section of the Retail Banking and Wealth Management Terms and Conditions booklet. The Privacy Act 1993 gives you the right to view and correct personal information we hold about you.

In some situations HSBC's product and service providers may collect personal information directly from you. You agree that this information may be exchanged with HSBC including for marketing, sales, statistical and other informational purposes.

Customer relations

If you have a query or complaint about any aspect of the HSBC Premier Service, please talk to your HSBC Premier relationship manager. Or you can log onto our website, www.hsbc.co.nz and record your complaints or feedback via the "Contact Us" icon.



Important information

Terms and conditions apply to the products and services described.

1. Important conditions and exclusions are set out in the policy wordings for HSBC House, Contents and Private Motor Vehicle Insurance. This Insurance is arranged by HSBC and underwritten by Lumley General Insurance (N.Z.) Limited ("Lumley"). Lumley is a member of the Insurance Council of New Zealand. Please refer to the policy wordings for full terms and conditions, limits and exclusions. Lumley is responsible for all claims under the insurance policy and in no circumstances will HSBC be liable. No member of the HSBC Group or any other person guarantees Lumley or its subsidiaries or any of the products issued by them. HSBC may receive a commission on any policy it arranges.
2. American Express credit cards are issued by American Express International (NZ) Inc and credit approval criteria apply. Subject to Terms and Conditions. American Express interest rates, fees and charges apply.
3. Terms and conditions apply to the products and services mentioned. Investment Statements are available on request where applicable. QFE Disclosure Statements are available when investing and on request free of charge.
4. Call charges apply.

5. Subject to any local regulatory restrictions in New Zealand and your new country.
6. You may access or borrow up to the New Zealand equivalent of US\$2,000 and further amounts may be made available upon application and assessment by HSBC. Funds will only be provided in countries where HSBC is located and where you present adequate identification (such as your Passport or HSBC Premier ATM Card). Fees, charges and interest may apply in respect to any advance and details of these charges are available on request. HSBC is authorised to debit any local account for the amount converted in order to provide the emergency cash service. Exchange rates may apply and can fluctuate.
7. Personal Protection insurance is arranged by HSBC and underwritten by American International Assurance Company (Bermuda) Limited, trading as AIA New Zealand, one of the largest and oldest organisations of its kind in the world. Please refer to the policy wordings for full terms and conditions, limits and exclusions. AIA is responsible for all claims under the insurance policy and in no circumstances will HSBC be liable. No member of the HSBC Group or any other person guarantees AIA or its subsidiaries or any of the products issued by them. HSBC may receive a commission on any policy it arranges.

8. The savings are calculated by comparing with Chartis' full price premiums as detailed at www.chartistravelinsurance.co.nz current at 29 June 2011. Savings do not apply to pre-existing medical assessment premium. Insurance products and services are issued and underwritten by American Home Assurance Company (New Zealand Branch), trading in New Zealand as Chartis. Terms and conditions apply. The availability of any insurance cover is subject to acceptance and approval by the provider, Chartis. You should read the Policy Wording and Schedule of Benefits carefully and consider these in light of your personal circumstances prior to making any decision to acquire the product. HSBC acts as referrer of Chartis and receives commission payments for referring customers.
9. Only in countries where HSBC Premier is offered and is subject to local statutory and regulatory requirements.

HSBC is a Qualifying Financial Entity (QFE) under the Financial Advisers Act 2008. Issued by the Hongkong and Shanghai Banking Corporation Limited, incorporated in the Hong Kong SAR with limited liability, acting through its New Zealand branch.