

# HSBC Advance Welcome Pack

Welcome to HSBC Advance! Embark on a wealth journey to achieve your financial goals!

Founded in 1865, HSBC has been committed to providing our clients with comprehensive global financial services, based on a global network encompassing 57\* countries/regions, and powered by our global vision and local insights.

As an HSBC Advance customer, you can enjoy HSBC China's convenience of 4 digital channels, along with comprehensive professional wealth management support and efficient, flexible home loan solutions to help you manage finances.

\*Data as of 30 June 2025

## Convenience of 4 digital channels:

Designed to help you manage your wealth wherever you are



### Mobile Banking

Scan the QR code on the right to download and register for the HSBC China Mobile Banking APP to manage your finances on the go, including time deposits, foreign exchange, real time trading, and other banking services.



### Personal Online Banking

Visit the official HSBC website at [www.hsbc.com.cn](http://www.hsbc.com.cn), or scan the QR code on the right. Click on the "Login" button in the top right corner to register and log in to HSBC Online Banking for account management 24/7.



### WeChat Service Account

Scan the QR code on the right to follow the HSBC China WeChat Service Account to access transaction notifications, inquiries and other banking services as well as our latest news and market insights.



### Telephone Banking

For further inquiries, please call our 24/7 dedicated customer hotline (+86 21) **95366**.

## Professional wealth management support: Capturing local and global wealth opportunities



### Select global products

- Cross-market, cross-industry, and diversified investment themes
  - Spanning across various regions worldwide, including China, the United States, Europe, and emerging markets
  - Covering diverse sectors such as technology, finance, consumption and healthcare, empowering you to seize diverse opportunities

### ▪ Cross-asset class with multiple investment options

- Different types of fund-related products\*
- Launch new structured deposit products (launched by HSBC China) in local and foreign currencies every month
- Wide products distributed by HSBC China: wealth management products and insurance
- Diversified deposit products in local and foreign currency

\* Fund-related product types include Overseas Investment Plan - Fund (Launched by HSBC China), Local Unit Trusts (Distributed by HSBC China), MRF-Recognized HK Funds (Distributed by HSBC China)

### ▪ Flexible investment options

- Multiple investment tenors: daily, 7 days, 14 days, 30 days, 90 days, 180 days, 1 year, 2 years, etc.
- Multiple product risk levels: ranging from 1 to 5 to meet different financial needs.
- 9 major currencies: RMB, USD, HKD, EUR, AUD, CAD, etc.

#### Risk Disclosure:

1. Investment is not equal to deposit. Please be aware of the risks associated with the products and prudent investment decisions.
2. The content of this document is for reference only and does not constitute an offer, solicitation or recommendation for purchasing any products or services. If you plan to purchase our products, please ask for relevant product documents from the Bank, and all information, rights and obligations relating to the products shall be subject to such product documents.
3. Products distributed by HSBC are issued and managed by relevant product providers. Under no circumstances will HSBC China (as a distributor) be liable for the responsibilities of investment and redemption. Please refer to the terms and conditions of the product contract for more details.
4. The Overseas Investment Plan is an open-end and publicly offered investment product, which is non-capital protected with floating return. Neither capital nor return is guaranteed. You may suffer substantial loss of capital. The Investment Plan has significant difference from traditional deposits, and involves investment risk. Investor may suffer capital loss upon redemption and the redemption proceeds could even be zero. You should fully understand the investment risk and act prudently in making the investment decision.
5. Structured Deposit is not a traditional deposit, but rather a product involving investment risks. You should act prudently in making the investment decision.
6. Funds are not equivalent to deposits or bonds which can provide fixed return at maturity. Different types of funds have varying risk-return profiles. Investors may enjoy a return or suffer loss. Funds are investment products. Investors should not invest in the product unless the product is suitable, taking into account your financial situation, risk tolerance, investment experience, investment objectives, investment needs and other necessary factors. Otherwise, you should not subscribe to/purchase this investment product.
7. Fund-related product types include Overseas Investment Plan - Fund (Launched by HSBC China), Local Unit Trusts (Distributed by HSBC China), MRF-Recognized HK Funds (Distributed by HSBC China)
8. You can visit an HSBC branch or our official website to obtain product information. The terms and conditions of the products are subject to the sales documents. Investment is not equal to deposit. Past performance is no guide to future performance or not equal to the actual returns of the products. Please be aware of the risks associated with the products and prudent investment decisions.



## Global Wealth Insights

Our global and local Chief Investment Officer (CIO) teams provide you with global wealth insights: Over 50 CIOs and investment experts worldwide, covering major global financial markets, bring you synchronized market outlook and our house view on global asset allocation:

- ✓ In-depth insights on the Chinese market
- ✓ FX viewpoint
- ✓ Analysis of hot events and topics
- ✓ ESG (Environmental, Social, and Governance) insights

Visit the official HSBC website at <https://www.hsbc.com.cn/en-cn/wealth/insights/> or scan the code to directly access the HSBC China Wealth Insights Platform (in Chinese Only)



## Home loan services: helping you move into your dream home

- Our home loan advisers will take you through the process step by step.
- We tailor a suitable mortgage plan to help on your home purchasing either in RMB or foreign currencies (only for eligible customers).
- We offer professional mortgage services\*, such as preferential interest rate, flexibility repayment options, etc.

\*Remarks: These services will be provided according to regulatory requirements which may change from time to time. The Terms and Conditions are subject to the final agreement between the Bank and the applicant.

## Appendix



### Tariffs

For more details, please visit our official website or scan the QR code on the right to view the "Tariff of Accounts and Services for Wealth and Personal Banking Business".



### Contact Us

For more details about HSBC Advance, please feel free to visit HSBC website: [www.hsbc.com.cn/advance](http://www.hsbc.com.cn/advance), You can also call HSBC China customer service hotline: **95366** or visit your local HSBC branch for inquiries.

Please scan the QR code to discover more