

HSBC International Wealth Hub. The trusted destination for your global wealth needs.

Who banks with HSBC International Wealth Hub?



International Investor

If you are an international investor in search of a country with political stability and an efficient regulatory framework, Singapore is the ideal destination for you. Let HSBC help you build a diversified global wealth portfolio in Singapore, known as one of the top 3 global hubs for offshore wealth management and a leading foreign exchange centre¹, with access to global currencies, funds options and other investment solutions.



Professional Expats

If you are an international executive or a business owner who travels extensively across the world for work and needs a convenient, safe and central location such as Singapore to host your banking needs, HSBC has you covered with our wealth management expertise and international connectivity.



International Students & Parents

Should you be a parent preparing for your child's future or a student pursuing an overseas education at top-ranked institutions, Singapore is Asia's pre-eminent education destination. HSBC offers everything you need to make the most of an international education, with our range of banking solutions that make it easy to manage your money and extra services to support your child or you.

¹ Source: Asian Private Bank, The Role of Singapore as an Onshore Wealth Management Hub 2018



What do you get with HSBC International Wealth Hub?

- Pre-arrival international account opening² for HSBC Premier customers
- **Dedicated Affinity RM** who speaks the same language as you, understands the culture, and helps you to connect back home
- Global network of wealth specialists and insights
- **Everyday Global Account**³ with access to 11 global currencies and zero fees in 10 currencies for merchant spending, online shopping and cash withdrawal, plus Everyday+ rewards programme⁴ to earn more cashback on everyday banking, at home and overseas
- **Global Money Transfers** to send money internationally faster, fee-free⁵ via HSBC Singapore app
- **Bespoke financial planning solutions** on wealth protection, retirement and legacy
- **Global and local curated market insights**
- **Exclusive partner privileges and events** on market outlook, education and lifestyle
- **Digital Solutions**
 - English and Chinese languages available on website and at contact centre
 - Open investment account instantly via HSBC Online Banking or HSBC Singapore app with access to wealth solutions
 - Online security trading in US, HK and SG markets via HSBC Singapore app
 - Document Centre integration on HSBC Singapore app with convenience of updating wealth related forms and accredited investor declaration
 - Monitor and manage portfolios online through Wealth Dashboard and Wealth Portfolio Plus
 - Comprehensive FX services at preferential pricing through HSBC Singapore app
- **Premier Family benefits**⁶ to spouse and children (12 to 30 years old) without the need for them to maintain minimum balances
- **International Mortgage Solutions** for financing your property abroad locally with HSBC International Mortgage at preferential rates

² Subject to cross border guidelines.

³ Everyday Global Account Terms and Conditions apply, visit hsbc.com.sg/accounts/products/everyday-global/.

⁴ Terms and Conditions apply. Find out more at hsbc.com.sg/accounts/products/everyday-global/.

⁵ Most transfers are fee-free but some intermediary banks may charge fees.

⁶ Premier Family Terms and Conditions apply, visit hsbc.com.sg/premier/.



Why bank with HSBC International Wealth Hub?



Singapore is the preferred destination for overseas wealth

- Politically stable with highly responsive government, backed by an efficient and regulated market
- Its tax system appeals to investors and business owners from across the globe, which has made it one of the top 3 global hubs for offshore wealth management⁷ and a leading foreign exchange centre⁸
- No FX restriction on remittance or repatriation of wealth⁹
- Business gateway to the world with extensive and unique Free Trade Agreements¹⁰ with major markets including ASEAN
- Top overseas education hub with two highly ranked universities globally
- Advanced healthcare system and medical tourism hub



International connectivity

- HSBC Global Money Transfers enables you to send money internationally faster and fee-free¹¹, including to China via UnionPay cards issued in Mainland China¹² via the HSBC Singapore app
- Global View and Global Transfer to your own and other HSBC accounts
- Worldwide emergency encashment support and fee-free cash withdrawal at any HSBC ATM worldwide with Everyday Global Account Debit Card
- Premier in one, Premier in all

⁷ Asian Private Bank, visit cdn.asianprivatebanker.com/wp-content/uploads/2018/10/Asian-Private-Banker-2018-SG-White-Paper.pdf.

⁸ Largest FX Centre in Asia Pacific Bank for International Settlements (BIS), MAS. Find out more at straitstimes.com/business/companies-markets/spore-is-third-largest-forex-centre-globally-and-tops-in-asia-survey.

⁹ Source: trade.gov/country-commercial-guides/singapore-trade-financing.

¹⁰ Source: mti.gov.sg/Improving-Trade/Free-Trade-Agreements.

¹¹ Most transfers are fee-free but some intermediary banks may charge fees.

¹² Only from sole HSBC Everyday Global Account.

HSBC Premier Benefit

HSBC Premier Eligibility

- Have a minimum of SGD200,000 (or its equivalent in foreign currency) in your Total Relationship Balance
- Deposit a monthly salary of at least SGD15,000
- Singapore property loan of at least SGD800,000 or an Australian property loan of at least AUD200,000

An existing HSBC Premier customer in another country/region, is also eligible to join HSBC Premier in Singapore.

Category	Components	Premier
People	Relationship Manager (RM)	Premier RM & Premier Service Manager
	Wealth Specialist Team	Premier
Preferential Treatment	Family Benefit	√ (Premier Family)
	Dedicated Hotline	√ (Dedicated Premier Hotline)
	Emergency Encashment Service	√ (up to USD2,000)
Debit Card Benefits	Debit Card	Premier Visa Platinum Debit Card
	Apple Pay, Cash Withdrawal at multiple locations, Visa PayWave, Payment for transport, zero fees on overseas withdrawal	√
Privileges	Exclusive HSBC Events	√ (Premier Webinars)
Wealth Product Holdings	Unit Trusts, Bond*, Structured Products*, Securities, FX, DCP	√
	Wealth Insights	Insights Hub
	Investment Financing	√ For eligible investments with higher pricing for Premier compared to Jade
Tariffs [†]	Demand Draft	Commission Fee
	Cashier's Order	Service Charge
	Telegraphic Transfer through Branch	Commission fee of SGD20
	Telegraphic Transfer through Online Banking and HSBC Singapore app	Waived

*Accredited Investors only.

[†] Visit [hsbc.com.sg/content/dam/hsbc/sg/documents/retail-banking-wealth-management-bank-tariffs.pdf](https://www.hsbc.com.sg/content/dam/hsbc/sg/documents/retail-banking-wealth-management-bank-tariffs.pdf) for more information.

For more information, visit [hsbc.com.sg/international](https://www.hsbc.com.sg/international).

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.