FAOs

Key changes are:

- HSBC Jade centre will be changed to HSBC Wealth centre.
- HSBC Jade related branding such as website, statement and mobile app will be replaced with HSBC Premier.
- HSBC Jade hotline will retain the same hotline number (1800 227 8880/+65 6227 8880) and be greeted with new voice recording.
- Your HSBC Jade Account will be converted to a HSBC Premier Account. Your account number will remain the same, and you can continue using your account as normal.
- Your HSBC Jade debit card will be replaced with a HSBC Premier debit card:
 - o If you have an existing HSBC Jade debit card, you will be able to use the card until it expires or is lost. You will then receive a replacement HSBC Premier debit card.
 - o If you do not have an HSBC Jade debit card, you will receive an HSBC Premier debit card if you apply for one during or after HSBC Jade brand removal.
 - o For more information on debit card, kindly refer to FAQ.
- HSBC Jade Concierge will be renamed to HSBC Concierge Service.
- Your banking relationship will be governed by HSBC Premier terms and conditions instead of HSBC Jade terms and conditions. Visit www.hsbc.com.sg/premier for Premier terms and conditions.

1. What will happen to my HSBC Jade status after HSBC Jade removal and launch of Premier Elite service?

Existing HSBC Jade clients who are meeting minimum requirement of S\$1.2mil TRB (Total Relationship Balance) will be converted to HSBC Premier customers with Premier Elite service and be able to retain all their current levels of pricing, products (except for debit cards – please see Question 3 below for details) and continue to benefit from the enhanced service levels under HSBC Premier with Premier Elite service.

2. What will happen to my HSBC Jade status if my relationship TRB is less than S\$1,200,000 after Premier Elite service launch under HSBC Premier?

The bank conducts regular review of customers' qualifying status and will notify and accord you with HSBC Premier status without access to Premier Elite service (if you meet the relevant eligibility criteria) or HSBC Personal Banking status (if you do not wish to top up to continue enjoying HSBC Premier with Premier Elite service).

3. What else should I expect?

Relationship Manager

HSBC Jade Directors will be renamed to HSBC Premier Relationship Directors.

HSBC Jade Investment and Insurance specialists will be renamed to Premier Bancassurance Director, Premier Investment Director and Premier FX Director.

Account Type

If you have an existing HSBC Jade Account, it will be automatically converted to a HSBC Premier Account without any change to your existing account number.

Debit Card

If you are currently holding an HSBC Jade debit card, upon expiry, card loss or at your request, a new HSBC Premier debit card will be sent to you. Please activate your new debit card immediately after receiving it. With a new debit card, your debit card number will change, hence please kindly update your service providers with your new debit card details, if you have any recurring bill payment arrangements on your existing HSBC Jade debit card.

Once the HSBC Jade debit card is replaced (upon expiry, card loss or at your request), its benefits will no longer be applicable and will be replaced with benefits of HSBC Premier debit card as follows:

HSBC Jade	HSBC Premier debit card	
Making purchases with Apple Pay by adding your debit card number into the wallet of your eligible iPhone, Apple Watch, iPad, and Mac	Mac benefits with Premier debit card (except for benefits marked with	
 Get cash from over 800 locations like 7-Eleven, Cold Storage, Guardian, HSBC ATMs, atm5 network in Singapore and over a million ATMs on the HSBC and PLUS networks worldwide 		
Contactless payments with Visa payWave at over a million merchants globally, and NETS Contactless in Singapore		
 Convenience of paying for your public transport, parking, and ERP with NETS Contactless 		
 SGD0 fee on overseas cash withdrawal at HSBC ATMs 		
Maximum daily allowable limit of S\$25,000 for purchases via VISA/NETS		
• 0.7% rebate on all Visa spend globally^	X	
 Up to USD2 million travel accident insurance coverage and emergency travel medical assistance^ 	X	
 Complimentary access twice yearly to over 1,000 global airport lounges when you download the "Airport Companion" mobile application and register with your HSBC Jade debit card* 	X	
^benefit will discontinue in 2023 *complimentary access will increase to four times yearly in 2023 for existing HSBC Jade debit cardholders until card expiry or loss.		

Wealth Product Holdings

Any existing wealth products you are holding now will not be impacted. Any new purchases or new transactions, prevailing preferential pricing you are enjoying now under HSBC Jade will continue to apply under HSBC Premier with Premier Elite service.

Suite of Wealth Products offered:

	HSBC Jade	HSBC Premier customer with Premier Elite service
Unit Trusts	✓	
Bonds	✓	
Structured Products	✓ (Accredited Investor)	
Securities	✓	
FX	✓	
DCP	✓	Continue to enjoy
Wealth Insights	✓ Insights Hub	
Investment Financing	✓ (For eligible investments with exclusive and our best pricing for HSBC Jade)	
Legacy Planning	✓	

Loans Product Holdings

There will be no change or impact to your existing loan holdings. New applications will be subject to prevailing preferential interest rates of HSBC Premier with Premier Elite service.

Credit Card (HSBC Visa Infinite / HSBC Premier Mastercard®)

If you are holding an HSBC Visa Infinite card and/or HSBC Premier Mastercard, there will be no change to card benefits. There will also be no change to other credit cards.

Banking Tariffs

There is no change to banking tariffs. Please visit www.hsbc.com.sg/fees for fees and charges.

HSBC Concierge, Passport and Partners Benefits

Current benefits that will continue to be offered under HSBC Premier with Premier Elite service includes access to HSBC Concierge Service, global and local partners privileges and benefits, Passport status in HSBC Hong Kong and HSBC China.

Family Banking by HSBC Premier

As a HSBC Premier customer with Premier Elite service, you can sponsor your spouse and up to three children (12 to 30 years old) for HSBC Premier. They will enjoy HSBC Premier benefits and privileges, including an account in their sole name, wealth management solutions and a dedicated family Premier Relationship Director without having to maintain any minimum Total Relationship Balance.

Children aged between 12 to 17 years old may only apply for a joint HSBC Everyday Global Account/ HSBC Statement Savings Account with their parent or legal guardian and will not be able to enjoy Premier status in another country/region.

All information is correct at the time of printing.