

HSBC Premier Presents Discomfort Zone	
Introduction	
[Nikki VO]	<p>Seven golds at the Paralympics. Seven golds at the World Championships. Three world records. And a stint as a nominated Member of Parliament. Yip Pin Xiu is a treasure trove of inspiration and insight into what it takes to win against enormous odds.</p> <p>Pin Xiu is the epitome of success. But in this episode of Discomfort Zone, she's a fish out of water. She's about to take on a challenge. She has never taken on before.</p>
Scene 1-Pin Xiu and Nikki Chat in the lounge	
Nikki	Pin Xiu, it's great to see you,
PX	Nikki. So nice to see you, too.
Nikki	Listen, you're probably wondering what's going on and what we have in store for you, right?
PX	It has been on my mind all week.
Nikki	<p>Okay, well I'm not going to reveal too much, but I can say that we'd like to present you with a new challenge.</p> <p>Okay. I know that you are world-class in the water hands down.</p> <p>But how would you cope with something that's a little different?</p>

PX	Oh, gosh. What is it?
Nikki	Don't worry too much, I would say, but let's just say that you're going to be a little bit out of your element. Do you accept this mission?
PX	Just a little bit?
Nikki	I know you've got this. You're a pro Pin Xiu.
PX	Yes
Nikki	Oh you've got this.
Scene 2- Wheelchair Rugby	
Nikki	Today we are witnessing one of the most exhilarating sports few people know about wheelchair rugby. And I'm joined here by James Cheo, the Chief Investment Officer of HSBC. James, this is something else.
James	Yes. I am excited to see how this day unfolds.
Nikki	Yes. We want to understand what it's like to jump into the unknown, to face uncertainty.
James	It's about being uncomfortable and yet find success.
Nikki	Absolutely. And the way we're doing that today is we are taking Pin Xiu

	very much outside of her comfort zone.
James	Wait Pin Xiu, she's rolling in.
PX	Hey, guys.
James	Hello, Hi
Nikki	Hey Pin Xiu
PX	Oh my gosh.
Nikki	Moment of truth. What do you think?
PX	I was not expecting this.
Nikki	You are playing wheelchair rugby. This is intense stuff, okay? It's tactical, it's fast. Plus, it's a team sport. Are you ready?
PX	mmmm
James	Don't worry we are wearing the same.
PX	Oh, I'm so glad you're joining me.
James	Looks like I'm going to join you. I'm going to do it.
Nikki	Okay. I think you're in good hands.
PX	I am, I believe I am.
James	I'm not sure if I can survive, though.
Coach AZ	

	<p>Hey PX, Hi, James. Hi. Azhar nice to meet you. I'm the coach of the team. I understand you're excited to play the game.</p>
James & PX	Yes
Coach AZ	<p>Well, actually wheelchair rugby is a Paralympic sport played between two teams of four each mixed gender. And the objective is simply to bring the ball across the line, either on this end or the other end. But first, we want to get you on the chair. Are you ready?</p>
James	All right.
Coach AZ	Okay. Let's go.
PX	Let's go.
Scene 3-Playing Wheelchair Rugby	
Nikki	<p>I'm terrified for them. This is intense.</p>
Nikki	<p>This is just how physical this contact sport is. There's a gentleman on the floor, and they have to stop the game because he's actually falling down.</p>
Coach AZ	<p>All right. That was a good first half. You did well, given the fact that PX and James are new. But remember, this is a team game and a team sport. Yeah.</p>

	<p>And work together as a team.</p> <p>If you do that, I'm sure you can do better than what you did just now.</p> <p>All right. Ready to go?</p>
Everyone	Yes.
Coach AZ	One. Two. Three.
Everyone	Race.
Nikki	<p>Pin Xiu is realizing that teamwork has its own set of challenges,</p> <p>but she is leaning into the support of her teammates.</p> <p>She knows she's not alone.</p>
James	Yay!
Nikki	Bravo!
PX	Yay!
Nikki	<p>Seeing Pin Xiu dive into a new challenge,</p> <p>and one that truly tested</p> <p>her physical and mental limits was incredibly inspiring.</p> <p>Speaking with her and James has also shown me that winners in sports</p> <p>and winners in the journey of wealth have a lot in common.</p> <p>It's about discipline,</p> <p>and always being on the search for opportunities for growth and having the determination to see it through.</p>
Scene 4 - Lounge Interview with James, Pin Xiu and Nikki	
Nikki	Welcome back to some significantly more comfortable

	<p>chairs.</p> <p>Can I just say how impressed I was with the two of you?</p> <p>I mean, you felt the fear and you did it anyway.</p>
Nikki	<p>I mean, what was that like for you now that you've had some time to process?</p>
PX	<p>It was equally exciting and scary.</p> <p>You know, like there was some parts, it was just I could hear people getting into collisions.</p> <p>But at the same time, there was so much mental strategies going behind the game.</p> <p>It wasn't just physical. And I had a lot of fun.</p>
Nikki	<p>What about for you, James?</p>
James	<p>Well it was fearful initially when you hear the knocks, but once you try it and you get used to it, I think, you know, you get in a groove.</p> <p>So I think that's quite fun.</p>
Nikki	<p>You did get the groove, I have to say.</p> <p>Now, Pin Xiu, what if I told you that we have a bit of a surprise for you?</p>
PX	<p>Another one?</p>
Nikki	<p>Yes. Another one. But this one I think you will actually really like, because it's from someone who knows a thing or two about rugby.</p> <p>Take a look.</p>
Dan Carter [Video]	<p>Hey there, Pin Xiu! I just wanted to send you a huge congratulations on finishing your first ever game of wheelchair rugby.</p> <p>That's incredible.</p> <p>It's a tough, intense sport. It takes a lot of courage and</p>

	<p>resilience to give it a go. So well done. As athletes, we both know that success doesn't just happen. It's a journey – it takes determination, vision and smart planning. Whether it's preparing for a big match or even to build a legacy in your sport. And that's true in our lives outside the arena as well – the same focus and discipline that push us to be our best. Also applies to achieving long-term success – especially when it comes to wealth. As HSBC ambassadors, we know how important it is to have the right support behind you. Whether you're chasing Olympic goals or your financial goals. So congrats again. Pin Xiu. You absolutely nailed it. So keep thriving in your discomfort zone.</p>
PX	<p>That was so nice. Absolutely amazing. But I do really resonate with his message. You know, you plan to win in your sport, but you also need to plan to win in life.</p>
Nikki	<p>So I want to ask you, how do you stay open to new opportunities, whether it's wheelchair rugby or maybe some financial decisions that you're unfamiliar with, how do you do it?</p>
PX	<p>In life, I feel that sometimes it's difficult, right? You know, it's difficult to get out of your comfort zone to try new things. And I think it's truly only in the discomfort zone where you grow.</p>

Nikki	<p>Yes, absolutely.</p> <p>I mean, for swimming, obviously for you, this is an individual sport.</p> <p>I should say.</p> <p>But it's very obvious that it takes a whole team and village to get you competition-ready.</p> <p>So how important is that ecosystem for you to find success?</p>
PX	<p>No sport is individual.</p> <p>Everybody around me, my coach, my sport scientist, my family, they really help me and support me as if they were also the ones winning the medals.</p>
Nikki	<p>What kind of a difference will it make to a client to have trusted advisors in their corner?</p>
James	<p>Well, I think it's very important because there's a method, there's a science to it, and it takes a big team, you know, to do financial planning well.</p> <p>I'm not alone.</p> <p>I've got a big team with me.</p> <p>We have specialists in different asset classes, and I think that's how we come together to guide clients in reaching the goals that they have set out for themselves.</p>
Nikki	<p>Achieving success so young, right?</p> <p>And then obviously having to think about, well, there's a whole life after sport that I'm going to have to be financially prepared to look after.</p>

	How do you look after the next part of your life?
PX	<p>I know a lot of athletes who have already retired and then what do they do with their lives?</p> <p>The transition is always hard.</p> <p>So I really had one of my coaches tell me that it's important to start planning for retirement.</p> <p>So I've already started planning for this eventual transition.</p> <p>I don't know when it will happen,</p>
Nikki	<p>Well, what about outside of the pool?</p> <p>Do you have any big plans coming up?</p>
PX	<p>You know, the big plan inside the pool is the World Championships that will be happening in September.</p> <p>But the bigger one outside the pool, you will be hearing wedding bells this year.</p>
Nikki	Yes! You must be so excited.
PX	I am, I am excited, it's been so fun planning it.
Nikki	<p>Congratulations. For coming on board, you went in there, you did your thing.</p> <p>And I learned a lot from watching the two of you.</p> <p>So thank you again. Thank you James. Thank you Pin Xiu.</p>
PX	Thank you so much.
Nikki	Okay. Now tell us more about the wedding.

Scene 5 – Ending

Nikki [VO]

Even a champion like Pin Xiu isn't immune to feeling discomfort.

But as we've seen today,
growth often begins where comfort ends.

Like market volatility,
we can find opportunities in every new challenge.

And it starts with having the right partner to help you
navigate

the market's every twist and turn as you reach for your
wealth goals.