

Welcome to HSBC Premier

More than an account



HSBC UK

| Opening up a world of opportunity

Premier

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Congratulations, you're an HSBC Premier Customer.

Take a look through this brochure to find out what's included with your account.

If you have any questions at all, any day of the week, you can chat with us 24/7 using Online Banking or the HSBC UK Mobile Banking app at a time that suits you best (subject to maintenance periods).

You can also speak to a member of the Premier Direct customer service team on 03457 70 70 70.

We look forward to getting to know you.

For information on Premier Direct including opening hours, please refer to [hsbc.co.uk/ways-to-bank/phone-banking](https://www.hsbc.co.uk/ways-to-bank/phone-banking).





More for you



Financial advice

We offer Financial Advice to help you make the most of your money and make informed financial choices for your future. For more information around financial advice please visit [hsbc.co.uk/investments/advice/financial-advice](https://www.hsbc.co.uk/investments/advice/financial-advice).

To be eligible for HSBC Financial Advice you must be at least 18 years old, have £50,000 or more in savings and investments, have an HSBC current account (excluding Basic Bank Account) and be UK resident. Fees will apply.

We offer restricted advice, which means we'll recommend from a wide range of investment products and protection policies. These are hand-picked from a limited number of carefully selected providers, including HSBC. We'll make personalised recommendations on many aspects of your financial life, from protecting your family to planning for your retirement. Plus, we can offer a range of investment options that could make it easier to achieve your goals.

Remember, investing has its downs as well as ups – so you could get back less than you invest. Investing should be seen as a medium to long term commitment, for example at least five years. For further information on our service, including details on eligibility criteria and fees, please refer to [hsbc.co.uk/investments/advice/financial-advice](https://www.hsbc.co.uk/investments/advice/financial-advice).

To book an appointment please email wealthadvicecentre@hsbc.co.uk and include your preferred contact number, or you can use our online Chat facility to speak with a Wealth Specialist between 9:00am and 17:00pm, Monday to Friday.

Take charge of your money



Up to £1,000 per day cash withdrawals

Your HSBC Premier Debit Card allows you to withdraw up to £1,000 a day from HSBC cash machines in the UK, free of charge. However, some cash machine operators may apply a direct charge for withdrawals from their cash machines and this should be advised on screen at the time of withdrawal.



Using your card outside the UK

For information about using your card outside of the UK, including fees and rates, please visit [hsbc.co.uk/international/using-your-card-abroad](https://www.hsbc.co.uk/international/using-your-card-abroad).



All your worldwide accounts, in one place

Have HSBC accounts in other countries? View all your accounts in one place with Global View, and make transfers with Global Transfers. If you are sending money from your HSBC UK account to your non-UK HSBC accounts using Global Transfers, there may be fees you need to be aware of. Please check this before sending any money.

For more information about any of our international services, visit [hsbc.co.uk/international](https://www.hsbc.co.uk/international).

Here for you

Banking on the go

View and manage all your HSBC Premier accounts online, or using the HSBC UK Mobile Banking app, 24/7.

You can use the HSBC UK Mobile Banking app to set up new payees, pay cheques directly into your account, cancel direct debits and standing orders and place a temporary block on your card. You can also add your card to Apple Pay or Google Pay through the app.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries and regions.

Google Pay is a trademark of Google LLC and this brochure is not endorsed by or affiliated with Google in any way.

Using your HSBC Credit or Debit card with Google Pay is subject to terms and conditions.

The Spending insights and Monthly budgets feature, available in the Plan tab, can help you stay on top of your spending.

To find out more please visit [hsbc.co.uk/ways-to-bank/mobile](https://www.hsbc.co.uk/ways-to-bank/mobile).





Emergency cash in any HSBC branch

If you lose your card or it gets stolen, you can collect up to \$2,000 in emergency cash from any HSBC branch in the UK or abroad. For more information please visit [hsbc.co.uk/current-accounts/products/premier/worldwide/emergency-assistance](https://www.hsbc.co.uk/current-accounts/products/premier/worldwide/emergency-assistance).

You must have available funds in your account.



Emergency card replacement

If your credit card is ever lost or stolen, temporarily block your card using our HSBC UK Mobile App or online banking. If you still can't find it, we'll cancel it straight away and send you a new one. You'll get a new card by post within seven working days or, if you're outside the UK, within 10 working days. If it does turn up, you can unblock it and start using it again. For more information please visit [hsbc.co.uk/current-accounts/products/premier/worldwide/emergency-assistance](https://www.hsbc.co.uk/current-accounts/products/premier/worldwide/emergency-assistance).

For full information refer to [hsbc.co.uk/help/card-support/lost-or-stolen](https://www.hsbc.co.uk/help/card-support/lost-or-stolen).



More than an account



Worldwide travel insurance

If you are eligible for travel insurance you will receive a separate travel insurance welcome pack.



A reminder of the HSBC Premier eligibility

To remain eligible for HSBC Premier, your annual income must be paid into your HSBC Premier Bank Account.

You'll also need to have:

- an annual income of at least £75,000 alongside an HSBC UK mortgage, investment or insurance product within 6 months of opening your account, or
- savings/investments of at least £50,000 with us within 6 months of opening your account

If you're applying for a joint account, at least one of you must have a minimum annual income of £75,000.

When you're a Premier customer in the UK, you're also eligible for Premier Worldwide.

Important information

Compensation

Your Bank or Savings Account with HSBC UK Bank plc is protected up to the FSCS compensation limit by the Financial Services Compensation Scheme, the UK's deposit protection scheme (most deposits are covered by the scheme). For more information, please visit the FSCS website at [fscs.org.uk](https://www.fscs.org.uk) and the Personal Banking Terms and Conditions and Charges.

If you have a complaint

Please refer to the Terms and Conditions [hsbc.co.uk/content/dam/hsbc/gb/pdf/personal-banking-terms-conditions.pdf](https://www.hsbc.co.uk/content/dam/hsbc/gb/pdf/personal-banking-terms-conditions.pdf) for information on what you can do if you have a complaint.

International Personal Banking Services

These services are provided in conjunction with other members of the HSBC Group. The service provided will vary by country depending on HSBC's service offering in that country. The International Banking Centre will inform customers of what is available prior to any account being opened. Credit facilities are provided subject to local legal and compliance requirements. You should not deposit funds or use your new account until you have entered the country in which the account has been opened. This does not apply to HSBC Bank International Limited or where you have an existing HSBC account or established place of residence in that country.

Other service providers

Global Emergency Services are provided by the Global Service Assistance Centre, part of Mastercard International. Mastercard United Kingdom address is:
10 Upper Bank Street, Canary Wharf, London, E14 5NP.



Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, by visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: hsbc.co.uk/accessibility or: hsbc.co.uk/contact.

hsbc.co.uk

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