

## Summary of Key Terms\*

### Quick facts

Product Features		For more information
<b>Eligibility Criteria</b>	<ul style="list-style-type: none"> <li>To qualify for HSBC Premier, you need to maintain a Total Relationship Balance (TRB) of LKR 15 million</li> </ul>	<ul style="list-style-type: none"> <li>HSBC Premier Welcome Pack</li> <li>Bank Tariff Guide</li> </ul>
<b>Account Features</b>	<ul style="list-style-type: none"> <li>Integrated Account includes Sri Lankan rupees (LKR)/Foreign Currency (FCY) Savings, Time Deposit Accounts, LKR Current Account, HSBC Special Foreign Investment Deposit Account (SIFDA) operated under a single account number</li> <li>Consolidated statement capturing your entire financial portfolio under your Integrated Account for HSBC Premier and any other accounts you hold at HSBC</li> <li>HSBC Premier ATM card / debit card, credit card &amp; cheque book</li> </ul>	
<b>Benefits</b>	<p><b>You and Your Wealth</b></p> <ul style="list-style-type: none"> <li>Dedicated Premier Relationship Manager</li> </ul> <p><b>Your Day-to-Day Banking</b></p> <ul style="list-style-type: none"> <li>Preferential rates and terms on deposits, foreign currencies trading &amp; lending</li> <li>Exclusive access to Premier Centres &amp; 24/7 HSBC Premier Call Centre, Phonebanking service &amp; Personal Internet Banking service</li> <li>Pre-approved HSBC Premier MasterCard credit card</li> </ul> <p><b>You and Your Family</b></p> <ul style="list-style-type: none"> <li>Worldwide emergency support for your whole family</li> <li>Exclusive HSBC Premier Children Savings with free ATM / recognition card for children</li> </ul> <p><b>Your Bank Around the World</b></p> <ul style="list-style-type: none"> <li>Premier In One, Premier In All – you can join HSBC Premier in other countries without having to fulfill additional local TRB requirements</li> <li>Free self-named account transfer via Global View and Global Transfer</li> <li>Free<sup>1</sup> cash withdrawal through the HSBC Group's ATM network<sup>2</sup></li> <li>Emergency Encashment Services &amp; Global emergency hotline support</li> </ul>	

### Financials

<b>Below Balance Fee</b>	<ul style="list-style-type: none"> <li><b>Monthly fee of LKR3,000/-</b> if you have a TRB <b>below LKR 15 M</b></li> </ul>	<ul style="list-style-type: none"> <li>Bank Tariff Guide</li> </ul>
<b>Credit Card Fee</b>	<ul style="list-style-type: none"> <li>Waived annual fee for primary and additional HSBC Premier MasterCard Credit Cards</li> <li>Waived lost card replacement fee</li> </ul>	<ul style="list-style-type: none"> <li>Individual Product Factsheets</li> </ul>
<b>ATM Cash Withdrawal Fee</b>	<ul style="list-style-type: none"> <li>Waived<sup>1</sup> transaction fee for cash withdrawal through the HSBC Group's ATM network<sup>2</sup> using HSBC Premier ATM Card, HSBC Premier MasterCard Credit Card</li> </ul>	<ul style="list-style-type: none"> <li>HSBC Website</li> </ul>
<b>Other Fees</b>	<ul style="list-style-type: none"> <li>Waived Global Transfer Fee and Emergency Encashment Service Fee</li> <li>A range of fee waivers or preferential offer on selected banking services. For details of fees and charges, please refer to the "Banking Tariff Guide for HSBC Retail Banking and Wealth Management Customers" available on HSBC Premier website or any HSBC branch</li> </ul>	

#### Notes:

1. Surcharges of overseas local bank may be levied (if applicable).

2. The UnionPay ATM chip card can access worldwide HSBC ATMs except HSBC ATMs in Argentina, Brazil, France, Greece, Malta, Mexico, New Zealand and Turkey.

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<b>Eligibility for HSBC Premier</b>	<ul style="list-style-type: none"> <li>In order to enjoy the HSBC Premier features and benefits, you will need to fulfill the eligibility criteria and other relevant terms and conditions for HSBC Premier.</li> </ul>	<ul style="list-style-type: none"> <li>Integrated Account Terms &amp; Conditions (“T&amp;Cs”)</li> </ul>
<b>Tiers</b>	<ul style="list-style-type: none"> <li>We may set Tiers with different Features.</li> <li>We may allocate a Tier to you at your request or at our discretion.</li> <li>We have the right to set or vary the criteria that you have to fulfil in order to remain in a Tier or to enjoy the Features associated with that Tier.</li> </ul>	
<b>Joint Accounts</b>	<ul style="list-style-type: none"> <li>You are jointly and severally liable with each other joint account holder for the obligations and liabilities in connection with the relevant account, service or otherwise under the T&amp;Cs.</li> </ul>	
<b>Charges</b>	<ul style="list-style-type: none"> <li>Service fees, facility fees or other charges may be imposed from time to time where applicable. The fees and charges are published in the “Banking Tariff Guide for HSBC Retail Banking and Wealth Management Customers” and available on HSBC Premier website or any HSBC branch.</li> </ul>	
<b>OD Protection</b>	<ul style="list-style-type: none"> <li>We may grant an overdraft protection credit facility (“OD Protection”) to your Sri Lankan rupee current account. We have the right to set or vary the limit and interest rate of OD Protection.</li> </ul>	
<b>Use of Your Information</b>	<ul style="list-style-type: none"> <li>HSBC and other members of the HSBC Group may collect, use and share Customer Information (including relevant information about the Customer, the Customer’s transactions, the Customer’s use of HSBC’s products and services, and the Customer’s relationships with the HSBC Group). Customer Information may be requested from the Customer (or a person acting on the Customer’s behalf), or may also be collected by or on behalf of HSBC, or members of the HSBC Group, from other sources (including from publically available information), generated or combined with other information available to HSBC or any member of the HSBC Group.</li> </ul>	
<b>Our right to debit your accounts; set-off</b>	<p>We are entitled without prior notice to you:</p> <ul style="list-style-type: none"> <li>to debit any amount payable by you to us from any account maintained by you with us;</li> <li>to withhold, combine or consolidate the balance on any or all of your accounts maintained with us and set off or transfer any moneys standing to the credit of any such account in or towards settlement of any amount whether actual or contingent, present or future owing by you (and whether owing by you solely or jointly with any other person) to us; and</li> <li>to refuse to repay you any moneys in any currency standing to the credit of any or all of your accounts maintained with us when due or on demand by you if and to the extent that such moneys are less than such amount owing by you to us.</li> </ul>	

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Key Terms		For more information
<b>Termination of Services or Accounts</b>	<ul style="list-style-type: none"> <li>You may terminate our services or any of your accounts by giving us prior written notice.</li> <li>We may terminate all or any part of our services without prior notice or any of your accounts by giving you prior notice, unless we specify otherwise in the T&amp;Cs and with or without giving any reason.</li> </ul>	<ul style="list-style-type: none"> <li>Integrated Account Terms &amp; Conditions ("T&amp;Cs")</li> </ul>
<b>Variation of T&amp;Cs</b>	<ul style="list-style-type: none"> <li>We have the right to vary the T&amp;Cs from time to time by notice to you by way of display at our premises or in any manner we consider appropriate.</li> </ul>	

### Your Voice

If you would like to give us your feedback or complain, please contact us.

#### CUSTOMER SATISFACTION & FEEDBACK

In the event you are not entirely satisfied in the manner in which you have been served, or if our products do not meet your expectations, please contact us at your earliest using one of the following options;

Contact the Customer Solutions hotline on + 94 114 511 566

- E-mail your concerns to [customersolutions@hsbc.com.lk](mailto:customersolutions@hsbc.com.lk)
- Write to us :

The Manager Customer Service,  
Retail Distribution and Wealth Management,  
No. 24, Sir Barron Jayathilaka Mawatha, Colombo 1.

While we prefer to always resolve any concerns raised with us to your complete satisfaction, you can also write to the Office of the Financial Ombudsman and request redress. Contact details of the Ombudsman are;

- The Office of the Financial Ombudsman - Sri Lanka
- Address: 143 A, Vajira Road, Colombo 5
- Tel : + 94 112 595 625
- Fax : + 94 112 595 624
- E-mail : [info@financialombudsman.lk](mailto:info@financialombudsman.lk)
- Web : [www.financialombudsman.lk](http://www.financialombudsman.lk)

Please visit our website [www.hsbc.lk](http://www.hsbc.lk) for further information.

\* Full Integrated Account Terms and Conditions apply to Integrated Account. This table contains a summary of key product terms for reference only and is not intended to replace the full terms and conditions. The full terms and conditions will prevail in the event of any inconsistency.