

# This is HSBC Premier

where a world  
of opportunity  
awaits you



**HSBC**

Opening up a world of opportunity

**Premier**

Terms and Conditions apply. HSBC Credit Card interest rate is 28% p.a. The Hongkong and Shanghai Banking Corporation Limited – Sri Lanka is a licensed commercial bank supervised by the Central Bank of Sri Lanka. Issued by the Hong Kong and Shanghai Banking Corporation Limited – Sri Lanka.



A narrow alleyway with a brick wall and a window with bars. The scene is dimly lit, with a warm, reddish-brown color palette. The brick wall is on the right, and a window with metal bars is visible. The alleyway leads to the left, where a wooden door is partially visible. The overall atmosphere is one of a quiet, old street.

# For a life of endless opportunity

Live the life of your dreams - full of ambition, adventure, possibility and change - and make those experiences count as you share it with your family, because your financial decisions means a whole lot more when they're more than just your own.

With a banking presence of over 130 years in Sri Lanka, having HSBC by your side prepares you for anything that life may throw your way. To ensure you make the most out of life, we've designed a suite of tailor-made services that will not only enrich your life, but also that of your loved ones.

# A focus on family

To us your family's success is just as important as your success. That's why our services are inclusive of your family – so they can enjoy the same benefits as you do and share the same priority services you enjoy. Allow your family to maintain their Premier status anywhere in the world through our Premier in One, Premier in All service.

## **A dedicated family Relationship Manager**

Have a dedicated Relationship Manager as a single point of contact for your whole family, so you can always ensure that your life is in good hands.

## **Supplementary cards for your family**

Issue a supplementary credit card to your spouse and even your children when they're of eligible age, so they can enjoy the same benefits that you do, including exclusive privileges and experiences with HSBC Premier Rewards.



# Their journey of growth starts here

## Premier Junior

Make sure your child is equipped with every tool at their disposal from a very young age as they begin to embark on their own journey. With HSBC Premier Junior, your child can learn valuable lessons on financial responsibility and gain access to learning resources to expand and improve their knowledge.

- ◆ Receive an HSBC Premier Visa Platinum Debit Card at the age of 12
- ◆ Receive a supplementary HSBC Premier Credit Card at the age of 18
- ◆ HSBC Premier Junior Recognition Card
- ◆ Monitor your child's finances with the HSBC Mobile Banking app



## Premier Next Gen

We know that as parents, you want the best for your children. So give your child access to the security and connections they need to succeed when they turn 18, so they can discover the world and find their purpose in life with HSBC Premier Next Gen.

## International Banking Services

Allow your family to travel beyond borders by opening an overseas account, even before they travel to their destination.

Subject to prevailing foreign exchange regulations in Sri Lanka.



# Everyday Banking

To put a focus on the things that matter the most, our banking services are designed to enable convenience at every step. Through our HSBC Premier Mobile Banking app, you have the convenience and security of banking from the comfort of your home or wherever you may be, giving you time for the most important people in your life.

## Secure, fast and easy banking

Access your accounts, move your money and settle your bills from anywhere in the world with online and mobile banking and live a hassle-free life.

## Access your accounts

- ◆ Access all your accounts and credit card e-statements with HSBC Online Banking
- ◆ Stay updated with real-time account and credit card balances
- ◆ Open time deposits online without visiting a branch

## Move your money

- ◆ Enjoy the convenience of instant CEFTS fund transfers between local banks with a daily transfer limit of up to LKR5 million
- ◆ Instant, fee-free international fund transfers between your HSBC accounts via HSBC Global Transfer<sup>1</sup>
- ◆ Send and receive banking instructions via secure messaging available with HSBC's Online Banking Service.

## Manage your bills

Make your bill payments with a click of a button through HSBC's secure online banking facilities

<sup>1</sup> Subject to prevailing foreign exchange regulations in Sri Lanka





# Access your cash anywhere, anytime

Always keep your finances within your reach, wherever you may be. Your HSBC Premier Debit Card is a multi-currency card that allows you and your family to spend anywhere.

- ◆ Fee-free withdrawals from any ATM island-wide
- ◆ Fee-free withdrawals from any HSBC ATM worldwide

# Banking beyond borders

You may not be able to predict a future that's always changing, but you certainly can be prepared for it. Let your family's ambitions take you anywhere in the world, while you enjoy the full functionality of a banking service that truly transcends borders.

## Premier in One, Premier in All

Enjoy automatic HSBC Premier status in any country when you bank with HSBC, and discover the true meaning of 'connection' anytime, anywhere.

## Emergency services

Always stay prepared when you are overseas with emergency cash services and emergency card replacement services at any one of our 245,000 branches in over 200 countries.

# Control at your fingertips

## Overseas Account Opening

Set up your overseas accounts ahead of time for you and your family and enjoy truly seamless transitions in new horizons, whether you're there for a short stay or indefinitely<sup>1</sup>

## Global View and Global Transfer

Always stay in control and access all your HSBC accounts from anywhere in the world with HSBC Global View. Keep your money moving with fee-free, instantaneous fund transfers through HSBC Global Transfer<sup>1</sup>

## Global Transfers - Family and Friends

Enjoy quick, real-time international fund transfers<sup>1</sup>, free of charge from your closest contacts with HSBC accounts globally<sup>2</sup>

<sup>1</sup> Subject to prevailing foreign exchange regulations in Sri Lanka

<sup>2</sup> In selected countries only. Only inward transfers available currently







# Protection across the world

## **Global health insurance for the entire family**

You can never be too prepared when it comes to your family's safety. With HSBC Premier, you can take advantage of the unique Global Health Plan with Allianz Insurance, which provides affordable healthcare options for the entire family, no matter where they are in the world.

## **Allianz offers global travel insurance for international schooling**

You must constantly be prepared for the unexpected because borderless boundless goals might take you anywhere. Give your family peace of mind while your child continues their education abroad with the special Allianz Global Travel Insurance Plan, which provides them with all of the assistance they require, wherever they are in the world.

# Investments that go beyond borders

## Investing in Sri Lanka and overseas

Take advantage of HSBC's global connectivity to seamlessly manage your local and international investments, find international investment opportunities and move a step closer to your ambitions.

- ◆ Manage your local investments with special guidance from your Relationship Manager with our Inward Investment Account
- ◆ Special fixed deposit rates for Special Deposit Accounts (SDA) from inward remittance funds along with government incentives for conversions





# Broaden your horizons with HSBC's International Banking

Explore a whole new world of prospects when you start investing overseas with HSBC's Premier Wealth Management and Portfolio Diversification services.

As one of Asia's most important financial centres, our regional network consists of effective regulatory framework, support of major currency centres and is also one of the top three international hubs for Offshore Wealth Management to diversify your financial interests.

The following services are available through our international banking centres. Please speak to your Relationship Manager for more details:



Wealth Management Services dedicated to you



Access to worldwide investing options such as the London Stock Exchange, Stock Market in the US etc that are specialized



Strong global connectivity and international network



Digital banking and wealth management solutions to facilitate end-to-end financial services

Subject to eligibility

Subject to prevailing foreign exchange regulations in Sri Lanka



# The world is your oyster with Premier Rewards

With your HSBC Premier Credit Card, you are welcomed into a world of exclusive rewards and privileges that will enhance both you and your family's lifestyle. Indulge in a range of experiences as you earn every time you spend. There's always more to life with Premier Rewards on your HSBC Premier Credit Card.

## Redeeming your rewards

Redeem your Premier Rewards Points to suit your lifestyle needs

- ◆ Redeem your Premier Rewards points instantly at our partner outlets (1 point = LKR 1)
- ◆ Redeem4Cash for any credit card transaction at a Rewards hotspot within 30 days via [www.hsbc.lk/redeem](http://www.hsbc.lk/redeem)
- ◆ Enjoy special savings periodically at our redemption partners
- ◆ Convert your Premier Rewards points to air miles.  
**Visit** [www.hsbc.lk/rewards](http://www.hsbc.lk/rewards) for air mile conversion details

## Our air miles partners



## Our holiday partners



SHANGRI-LA  
HAMBANTOTA

Valid for Redeem4Cash



Valid for Redeem4Cash

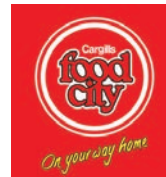


## Our dining partners



Valid for Redeem4Cash

## Our everyday shopping partners



## Our Clubs and Membership partner



Valid for Redeem4Cash

# Our shopping partners

ODEL

cotton  
COLLECTION

GALLERIA

ODEL  
SPORTS

DIESEL

GUESS

TOMMY HILFIGER

A | X  
ARMANI EXCHANGE

CHARLES & KEITH

ALDO

Levi's®

  
SACCOOR  
brothers  
ODEL - One Galle Face Mall



  
adidas®  
One Galle Face Mall

  
adidas  
One Galle Face Mall

**SKECHERS**  
One Galle Face Mall  
New Wing - Liberty Plaza

  
mothercare

  
THE TOY STORE

VERO MODA®

LONGINES®  


  
TISSOT  
SWISS WATCHES SINCE 1853

# Our shopping partners

**FURLA**  
SINCE 1927 ITALY

**LOVE  
MOSCHINO**



  
**SWAROVSKI**  
One Galle Face Mall  
Colombo City Centre

**JACK &  
JONES**



*Yamamay*

International Watches

**crocs™**

*Clarks*  
Colombo City Centre

  
*Hallmark*

**AMERICAN  
TOURISTER**  
SINCE 1933

**CALVIN KLEIN**

**RALPH  LAUREN**

  
Colombo  
Jewellery  
Stores  
SINCE 1922

  
*Vogue*  
Jewellers  
*with you forever...*  
EST. 1962

  
**Raja Jewellers**  
Monarch of the Gold World





# Celebrate every moment

With HSBC Premier, it's rewarding to have the world as your oyster, but there's always room for more celebration. With HSBC Premier Rewards, new indulgences are never too far away.

## Double the celebration, double the fun



### Double Rewards Points on your birthday month

(up to a maximum of 10,000 Premier Rewards Points)

## Exclusive dining offer

In addition indulge in the finest culinary experiences at selected restaurants.

# Travel with ease



## Complimentary Airport Transfers

Set off and return from your travels in style, with complimentary airport transfers by Casons when you purchase your air tickets with your HSBC Premier Mastercard Credit Card.

Call our Premier Concierge hotline on 011 447 2233 to book your free ride to or from the airport (up to 40km).

## Worldwide Lounge Access



Enjoy a quiet moment before you take off with access to over 850 airport lounges worldwide at a rate of USD32 per person, per visit with LoungeKey.

For a full list of participating lounges and facilities download the LoungeKey app or check online.

**Visit** [www.loungekey.com/LKHSBCPremierTravel](http://www.loungekey.com/LKHSBCPremierTravel)

## Exclusive offers and privileges with home&Away

home&Away

Enjoy an array of exclusive offers and benefits around the world.

Visit [www.homeandaway.hsbc.com](http://www.homeandaway.hsbc.com)

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## Complimentary Travel Insurance

Allianz 

Be prepared for anything with worldwide travel insurance when you pay for your return trip with your HSBC Premier Mastercard Credit Card.

# Rewards for your whole family

## **Experiences of a lifetime**

Gain exclusive access to immersive experiences that bring inspiration to you and your family all-year-round.

## **Exclusive Premier experiences**

Be seen at the most exclusive events with HSBC Premier. HSBC Premier is here to support you in achieving your goals and bringing you new experiences, new perspectives, new found joy and a peace of mind with your lifestyle.

## **Premier Junior Activities**

Give your child all the tools they need to learn new skills, with exclusive discounts on subscriptions to educational apps and access to learning platforms of their liking.







# Unlock a suite of enhanced privileges with HSBC Premier

Enjoy a host of enhanced privileges including family banking, international opportunities, and overseas education support – plus exclusive benefits such as year round dining and travel experiences, and access to exclusive events. Simply maintain a total relationship balance of LKR 25 Million and above to enjoy these enhanced privileges.

## Enhanced privileges include:

- Complimentary airport lounge access at BIA for the Premier customer and their companion
- Attractive air miles (1 Premier Rewards point = 1 air mile)
- An elevated Premier loyalty programme
- A distinctive Premier Credit Card with an augmented array of offerings
- Personalised services

A total relationship balance of LKR 25 million in savings/current/time deposits is required to be eligible for these enhanced services under HSBC Premier. This balance can be maintained in rupees, foreign currencies, or a combination of the two.

# The best things in life are meant to be shared

Open up a world of opportunity for your friends and family by referring them to HSBC Premier, and enjoy a world of rewards in the process.

## **First successful referral**

Complimentary access to the Araliya Lounge at BIA

Or

An HSBC branded gift pack

## **Second successful referral**

20,000 Premier Rewards points

## **Third successful referral**

30,000 Premier Rewards points

A total relationship balance of LKR 15 million in savings/current/time deposits is required to be eligible for HSBC Premier. To make a referral speak to your Relationship Manager.





# HSBC Premier at a glance

## Family First

Premier for the whole family

Share the same Premier experience you enjoy, with your family

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Dedicated family Relationship Manager

The single point of contact for all your family's financial needs

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Premier Junior

Give your child a head start with a bank account that you can always keep track of and receive access to learning resources on financial literacy

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Premier Next Gen

Open a Premier Next Gen account once your child turns 18 and give them access to the same privileges you enjoy

## Everyday Banking

Secure, fast and easy banking

Access your accounts, move your money and pay your bills from anywhere in the world

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Access your cash anywhere, anytime

Fee-free ATM withdrawals from any ATM island-wide and HSBC ATMs worldwide

## Banking Beyond Borders

Overseas Account Opening

Have your overseas accounts set up pre-departure for utmost convenience

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Global View/Global Transfer

Manage your accounts and enjoy fee-free international fund transfers from anywhere in the world

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Premier in One, Premier in All

Maintain your Premier status in any country where HSBC has it's footprint

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Emergency Services

Travel overseas with ease, and be prepared for anything with emergency cash and card replacement services

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Investing in Sri Lanka and overseas

Manage your local and foreign investments

Subject to prevailing foreign exchange regulations in Sri Lanka.



# The world is your oyster with Premier Rewards

Redeem your Premier Rewards

Redeem your Premier Rewards Points 1:1 at over 100 redemption partners island-wide

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Exclusive Dining Privileges

Enjoy the finest dining experiences all-year-round with exclusive offers at your favourite restaurants

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Travel with ease

Enjoy the security of complimentary travel insurance, the comfort and convenience of complimentary airport transfers, access to over 850 airport lounges and exclusive offers and benefits worldwide with home&Away

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Experiences of a lifetime

Enjoy preferential access to exclusive events for both you and your family

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Premier Rewards for your whole family

Special Premier Junior activities and more, to keep your whole family entertained and inspired



# Be a part of the HSBC Premier family

Join a financial service that enriches not just yours, but your family's lives.

You are eligible for HSBC Premier if you can maintain a total relationship balance of LKR 15 million.

Should you have any further questions on our many international banking benefits and services as an HSBC Premier customer, please do not hesitate to call us on 011 447 2272 or **visit** [www.hsbcpremier.lk](http://www.hsbcpremier.lk)



**HSBC**

| Opening up a world of opportunity