Welcome to our world
# Table of Contents

Welcome to the World of HSBC ............................................................................................................................. 1  
No Two Employees or Customers are the Same and We Value Everyone’s Perspective ........................................... 3  
A World of Unmatched Career Development ......................................................................................................... 4  
A World of Competitive Rewards and Benefits ...................................................................................................... 6  
A World that Incorporates Sustainable Practices Into Every Aspect of Our Business ........................................... 8  
A World Where You Can be Proud to Work ......................................................................................................... 12  
What to Expect When You Join HSBC ................................................................................................................. 14
Welcome to the world of HSBC

This information is provided to help you become more familiar with HSBC before you attend our Discovery Information Fundamentals session. If you have any questions when you read through these items, be sure to write them down and bring them with you to the session. You are valued at HSBC, and we want you to have all the information you need to feel you made the right decision to join us.

Receipt of this material does not constitute a contract of employment. Employment is contingent upon successful completion of the background check and drug test.
Dear colleague,

Welcome to HSBC, one of the world’s largest financial services organizations. We take great care when hiring new members of HSBC because we know that our employees’ talent, creativity and dedication drive our success. Likewise, it’s important to us that you feel welcome at HSBC from day one. This brochure provides you with some information about the company so you can begin to understand who we are.

During your first weeks and months at HSBC, your managers and colleagues will assist you in a series of activities that will help you get the most out of your benefits, integrate into our culture and succeed at our company. On a global level, HSBC is headquartered in London and operates in more than 80 countries and territories throughout the world with around 6,600 offices. HSBC has approximately 270,000 employees. In the United States and Canada, HSBC North America is ranked among the top 10 financial services companies. No matter where you’ve joined the company, in retail or commercial banking, in a corporate site, call center or a branch office, you will find that we share a common strategic objective: to be the leading international bank.

Throughout HSBC’s history, we have been where the growth is, connecting customers to opportunities. We enable businesses to thrive and economies to prosper, helping people fulfill their hopes and dreams and realize their ambitions. This purpose also applies to our employees. A world of opportunity is available to you as an HSBC employee. Your career development possibilities include on-the-job coaching, numerous training classes, tuition reimbursement and management preparation programs to help you excel. There are also international opportunities via secondments and the International Manager Program. HSBC operates in a fast-paced, ever-changing environment, so we support a pay-for-performance culture.

Much will be asked of you; however, in return, you will be rewarded for consistently achieving good results, stretching your potential, exceeding objectives and showing initiative as an employee. Additionally, you will receive generous benefit plans, employee services and philanthropic volunteer opportunities that are tailored to support you and your family’s needs. All of these things combine to make HSBC a great place to work.

Welcome to our team!
We are internationally focused and culturally proficient to provide a different employment and banking experience. We respect the diverse needs of our employees and customers and provide the information and support needed to make the business and financial decisions that will help them achieve their goals and dreams. We aspire to be the first choice for our customers and employees, by providing customers an unparalleled experience and making employees feel valued and engaged. Our brand is an integral part of our strategy to build a sustainable business for our stakeholders. It is embodied by these values:

- **Dependable** and do the right thing
- **Open** to different ideas and cultures
- **Connected** with our customers, communities, regulators and each other
Wherever you begin your career, opportunities are everywhere. HSBC employees across the country and around the world support our global corporation through a variety of roles in varied operational and business areas. From day one, employees are encouraged to seek opportunities to learn and grow. Our success is a result of our people: talented, results-driven and customer-focused. HSBC invests in employee development and rewards their service through competitive benefit programs and professional development opportunities that can take them wherever they want to go. Formal programs, business-specific and professional training resources focus on the critical communication, decision-making, coaching and relationship-building skills that help employees achieve their individual developmental objectives.

Onsite and offsite training facilities throughout the country are equipped with state-of-the-art technology and talented facilitators for a variety of courses. HSBC’s learning management system enables you to enroll in courses, track your personal curriculum and review your HSBC transcripts online. You also have the advantage of our technology-based training, including web-based training modules, WebEx-based virtual classrooms and other blended learning curricula. The management and leadership development curricula consist of both required and elective courses. Various national and international programs exist that rotate candidates through assignments, providing interactive opportunities to learn new skills, while networking with colleagues and experiencing best practices.

Career-planning is a shared responsibility between you and your manager. HSBC recognizes that career development is important to support you in reaching your maximum potential and performance. Through development planning, you have the opportunity to think about career movement outside your current role. You can plan for skill building that will be required to make a change. You can focus on developing behaviors that are essential to the business strategy. Creating a career development plan indicates your commitment to your professional growth. Consider the following ratios when embarking on your Career Development planning: 70% on-the-job learning, 20% coaching from others and 10% programs/classes.
Career Opportunities
HSBC has many resources available to assist those choosing to move internationally or domestically.

College and Continuing Education
Whether you are seeking a degree at the undergraduate or graduate level, or online, you may be able to take advantage of HSBC’s tuition reimbursement program for degree programs at accredited schools, and/or leverage partnerships with local colleges for continuing education credits.

Performance Management
Regular coaching, recognition and feedback help you fully develop your capabilities and strengths, improve skills and achieve business objectives.

Mentoring
HSBC offers various opportunities to establish a mentoring relationship. Online tools are available to assist.

Training
HSBC’s success depends on the ability of its employees to interact well with people who are different from themselves. As we all come from different backgrounds with varying styles and frames of reference, this is a skill that sometimes must be learned.

To that end, employees are required to complete a training course on Diversity and Inclusion. Diversity, Inclusion and You is a powerful e-learning course developed to ensure diversity awareness and inclusion within HSBC.

The training provides cutting-edge diversity and inclusion training for all employees and covers topics such as unconscious bias, cultural differences and stereotyping.

Volunteering
HSBC is committed to supporting environmental and educational initiatives, such as the HSBC Water Programme, Future First and Junior Achievement, as well as local environment and educational community programs, with the goal of building long-term relationships that make a significant difference.

Employees are engaged in a variety of activities for local communities and non-profits across the globe and this provides strong engagement and leadership opportunities for you.
A World of...competitive rewards and benefits.

**Competitive Compensation, Total Rewards and Pay for Performance.** Our investment in our employees goes beyond the workplace and into competitive benefits that can help you manage your professional and personal life. In addition to health care benefits, HSBC offers programs and benefits to build and protect your financial security, advance your career and help you and your dependents meet day-to-day needs.

**Medical, Dental, Vision and Prescription Drug Plans**
- Medical
  - BlueCross BlueShield (BCBS) Premium Health Savings Plan (w/ Health Savings Account)
  - BCBS Value Health Savings Plan (w/ Health Savings Account)
  - BCBS Network-Only Plan

- Dental
  - Premium Plan
  - Basic Plan

- Vision
  - Premium Plan
  - Basic Plan

**Flexible Spending Accounts**
- Health Care Flexible Spending Account
- Family Care Plus Dependent Care Flexible Spending Account
- Trans-IT Commuter Expense Program
Life Insurance, Accidental Death & Dismemberment, and Disability
• Employer-paid Basic Life Insurance
• Supplemental Life Insurance (Employee, Spouse/Domestic Partner, and Dependent Child options)
• Accidental Death and Dismemberment Insurance
• Employer-paid Disability Coverage (short-term and long-term)

Other Voluntary Benefits
• Group Auto and Homeowner’s Insurance
• Group Legal Plan
• Critical Illness Insurance
• College Savings 529k Program
• Veterinary Pet Insurance
• Long-term Care Insurance

Work/Life Balance, Life Events and Retirement
• Adoption assistance
• Online personal health record
• Telephonic health coaching
• Tax Reduction Investment Plan, TRIP 401(k)
• Employee Assistance Program
• Survivor Support Financial Counseling
• Tuition Reimbursement Program

There might be other site-specific benefits, such as cafeteria or fitness center.
A World that... incorporates sustainable practices into every aspect of our business.

At HSBC, the term “sustainability” means achieving sustained profits for our shareholders, developing long-lasting customer relationships, valuing our highly committed employees and managing the social and environmental impact of our business. Quite simply – it’s about being a good corporate and global citizen.

HSBC aims to embed sustainable business practices at every level of our organization and across all of our businesses. We are leaders in this space and demonstrate this leadership in many ways:

The Group strategy on sustainability specifically focuses on:

- **Climate Change** – HSBC believes that managing the challenges of climate change will be one of the greatest tasks of the 21st Century.

- **Sustainable Finance** – We have the expertise, understanding, people and processes in place to manage the social and environmental risks of projects that we finance. We also identify business opportunities that have an environmental or social dimension, with a focus on climate change, waste, water, biodiversity and microfinance.

- **Community Investment** – We oversee philanthropic global programs, with a focus on education and the environment, ensuring that initiatives are effective in developing employee engagement, stakeholder understanding and brand value. Employee engagement, and in turn volunteerism, is an important component of Community Investment and your growth here at HSBC. This is a valuable way to contribute in the communities where we have a presence, and to participate in our educational and environmental programs in a ‘hands-on’ manner.
• **Managing our footprint** – HSBC is helping to reduce the Group’s environmental footprint from buildings and business travel, including energy, waste, water and carbon dioxide emissions; and also incorporating sustainability into buying decisions.

**Sustainability Toolkit**
The Sustainability Toolkit includes a range of background information on HSBC’s approach to sustainability for internal and external communication and training purposes. We encourage you to review this in the Intranet under Corporate Sustainability and become acclimated with various reports and accomplishments.

**For example…**

**Financial Education**
HSBC has a long-standing commitment to fostering financial capability through consumer education. HSBC’s Corporate Sustainability department helps improve consumers’ understanding of financial topics and provides them with the tools to make more informed financial decisions.

The YourMoneyCounts® program is offered in multiple formats: online at YourMoneyCounts.com, in a series of education booklets (downloading from the website is encouraged), and through financial education workshops nationwide. Visit YourMoneyCounts.com for more information. Whether you want to learn about the importance of saving as soon as possible for retirement, making sound borrowing decisions, managing your spending, or just have questions about money, YourMoneyCounts.com has information, tools and online calculators you can count on.
Community Development
HSBC reinvests in our communities in a variety of ways: through partnerships with nonprofit groups; by providing products and services that meet local credit needs; and through our employees, who contribute their time and expertise to enhance the communities where we live and work. Our loans to home buyers and small businesses, our participation in programs that provide grants and subsidies to low- and moderate-income (LMI) individuals, and our financial services to small businesses all contribute to our community reinvestment performance and make it possible for community-based organizations to help improve neighborhoods.

The Community Development department of HSBC Bank USA is the focal point for ensuring our community reinvestment performance. A significant component of HSBC’s community development program is Your Money Counts®, through which HSBC employees and community partners provide financial education via seminars, booklets and our YourMoneyCounts.com website. The Community Development department works with their HSBC colleagues to address the needs of LMI individuals and businesses operating in or serving LMI areas responding to local credit needs. They collaborate with nonprofit partners in support of economic development, affordable housing and community revitalization initiatives.

Corporate Sustainability manages HSBC’s social investment primarily through stewarding HSBC’s contributions and leading employee volunteer initiatives. Our social investment and employee volunteer initiatives focus on supporting education and the environment. As a leading international bank, HSBC has made a strong commitment to the environment and sustainability.

In 2012, a new program was launched and is focused on freshwater, which is where people will first encounter the impacts of climate change. The HSBC Water Programme provide’s employees an opportunity to learn about the delivery of water, sanitation and management of water resources in communities throughout the world. Credible nonprofit partners engaged in the program include WaterAid, World Wildlife Fund, and Earthwatch.

Since 1996, HSBC has partnered with Junior Achievement (JA), the world’s largest nonprofit organization whose purpose is to educate and inspire young people to value free enterprise, understand
business and economics, and be workforce-ready. Employees are given the opportunity to present financial and economic education classes to children in grades K through 12 and your local JA receives a donation from HSBC in support of each volunteer who completes a class.

HSBC’s United for Hope program is dedicated to making a difference in the communities where we live and work. Thanks to the generosity of colleagues across the U.S., we are able to truly make a difference for those in need. Because today’s needs are greater than ever, our United for Hope program is a year-round giving opportunity. This allows us to work more closely with our United for Hope partners through the power of combined giving. One-time or ongoing payroll deductions can be made to one of 10 national organizations or to any United Way in the U.S. Ask your manager how to make a pledge!

In the U.S., volunteer opportunities are at your fingertips thanks to the HSBC Volunteer Tool.

This versatile resource simplifies the process for signing up for local HSBC volunteer opportunities. By registering in the HSBC Volunteer Tool, you can search for multiple HSBC volunteer opportunities in one system. Whether you are interested in educational or environmental projects, it’s easy to find what you’re looking for and register to participate. The HSBC Volunteer Tool will even send you an e-mail when new local opportunities that reflect your interests are entered into the system. Create a profile and register now at www.easymatch.com/hsbcvolunteer.

Through our U.S. Employee Matching Gift program, personal donations to eligible nonprofit organizations of $25 USD or more may be matched by HSBC dollar-for-dollar up to $3,500 USD per employee annually. All match requests for gifts made by eligible participants must be submitted to the Matching Gift program via the program’s website at www.easymatch.com/hsbc by October 31 of the year the gift is made.
A World...where you can be proud to work.

Our employees and our company values drive our competitive advantage in the markets we serve and make HSBC a world-recognized, award-winning company. HSBC focuses on benefits, learning and development, incentive and work/life balance programs to provide employees with a great place to work. HSBC employees have the opportunities to learn, grow and see how their jobs contribute to the company’s success.

Award-winning impact
At HSBC, we invest in our employees and provide world-class rewards that help them manage their careers and their diverse lifestyles. This rich tradition of caring has earned us the attention of many publications and organizations that recognize HSBC as the first choice for employees. In addition, HSBC has been recognized as a top financial services company and a leading global brand.
HSBC has been recognized as an employer of choice by several organizations and publications:

- 2013 National Association of Female Executives: Best Companies for Executive Women
- Irene Dorner, President and CEO HSBC Bank USA, recognized as the 2nd most powerful woman in banking by the American Bankers Association
- HSBC scored a 100 percent rating on the 2013 Corporate Equality Index allowing us to be viewed as an employer of choice for LGBT employees
- Best Companies for Executive Women – National Association for Female Executives 2011
- Professional Services Awards, AIDS Community Services of WNY, 2011
What to Expect when you join HSBC

What You Will Do...
- You will be welcomed into the HSBC family by participating in a 90-day journey of learning and engagement called the Discovery Programme.
- You will get to know HSBC, our history, culture, values, brand and more, in addition to the essential role you play in HSBC’s future success.
- You will receive information about the benefits you receive as an HSBC employee, which you can take home and discuss with your family.
- You will receive information on company policies, procedures and practices.
- You will learn how HSBC is committed and involved in local, national and international community activities and how corporate and employee efforts support each other in building stronger neighborhoods.

What to Wear on Your First Day...
- You should dress according to the dress code of the facility at which you are working, and relative to the position you accepted.

What to Bring With You on Your First Day...
- Bring your questions. What do you want to know?
- You will also need to bring documents that establish your identity, as well as any required employment authorization.

Examples of Documents
- To Establish Identity:
  - Driver’s license with your photo, or a photo ID that was issued by a federal, state or local government facility
- To Establish Work Authorization:
  - Original Social Security card (no copies or facsimiles)
  - Original birth certificate (no copies or facsimiles)
- To Establish Both Identity and Work Authorization:
  - U.S. passport
  - Permanent resident card or alien registration receipt card (Form I-551)
  - Foreign passport that contains a temporary I-551 stamp
  - Employment Authorization document with photo

Please note: The documents above are essential and are required by the Department of Homeland Security, U.S. Citizenship and Immigration Services.

The I-9 process requires you to provide relevant documentation as proof of your identity and eligibility to work in the U.S. By now, you would have received an email with instructions on completing your portion of the I-9 on-line using the I-9 Express System. The next step is for you to work with your manager and/or trainer to ensure they complete the validation process.

This is a required step for all new hires.
You are joining a dedicated group of people: creative, productive, high performers, who are all taking opportunities to reach their fullest potential. What will you do with this opportunity?

Welcome and enjoy your journey of Discovery.