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Welcome

Thank you for choosing HSBC Premier. We recognize that there are important financial decisions attached to the pivotal moments in your life, and we look forward to being there for every milestone and all the steps in between.

This guide details the next steps you can take as a new Premier client in order to get the most from your new Premier relationship. It will also introduce you to some of our best products and services that have been designed with your needs in mind. If you have questions at any time, please do not hesitate to contact your Premier Relationship Manager.
Your HSBC Premier Checklist for Getting Started:

- Fund your Premier relationship
- Schedule an initial appointment with your Premier Relationship Manager
- Sign up for Personal Internet Banking to conveniently manage your day-to-day banking
  - Set up Direct Deposit
  - Sign up for eStatements
- Download the HSBC Mobile Banking² app
- Apply for and activate your HSBC Premier World Debit Mastercard® card
- Apply for and, if approved, activate your HSBC Premier World Mastercard® credit card
- Learn about wealth management³
- Learn about home financing solutions
No Two Financial Journeys Are the Same

At every point in your financial journey, your HSBC Premier Relationship Manager will be there to assist you. Your Premier Relationship Manager takes the time to understand your unique goals and challenges so that they can help you with life’s financial events, from everyday support to major milestones. We provide guidance and care for the most important economy in the world. Yours.

Your personal economy is always with you. So is HSBC Premier. You can access our support and services anytime from anywhere in the world by:

1. Contacting your Premier Relationship Manager
2. Visiting us in person at any HSBC branch
3. Visiting us online at us.hsbc.com/welcometopremier
4. Calling the HSBC Premier Relationship Center at 888.662.4722 for 24/7 support
Fund Your HSBC Premier Relationship

If you haven’t done so already, now is the perfect time to start funding your Premier relationship. You have up to 90 days after account opening to meet the full balance requirement by maintaining combined U.S. personal deposit and investment balances of at least $100,000; otherwise, a $50 monthly maintenance fee will be incurred.

Here are a few ways you can begin to fund your account to help reach your Premier balance minimum:

- **Write a check**
  - Make a check payable to the name on your HSBC Premier checking account, and deposit your check at any HSBC branch or ATM, or by using the HSBC Mobile Check Deposit on the HSBC Mobile Banking app

- **Wire Transfer**
  - Transfer funds via HSBC Personal Internet Banking by setting up your Personal Internet Banking account and initiating a bank-to-bank electronic transfer

- **Direct Deposit**
  - To enroll in Direct Deposit, contact the company or agency from whom you expect to receive the deposits. Each organization typically has its own process, but at a minimum you will need to provide your HSBC Premier checking account number and HSBC ABA routing number found on your checks

- **Fund an HSBC wealth investment account**
  - Most HSBC wealth investment accounts also count toward your Premier relationship

Let your Premier Relationship Manager know if you have any questions in regard to funding your Premier relationship by giving them a call today.
Schedule an Appointment with Your Premier Relationship Manager

One of the first steps to getting the most out of your Premier relationship is meeting with your Premier Relationship Manager to discuss your financial goals and needs. Your Premier Relationship Manager can help put together a picture of your entire financial journey and help create a strategy designed just for you. Whether it’s buying a home, changing careers or planning for life’s next adventure, your Premier Relationship Manager can take the time to understand your unique set of challenges and goals.

When you’re ready to begin building your personal financial strategy, contact your Premier Relationship Manager or visit an HSBC branch to schedule your first financial review as a Premier client.
Getting Started with Personal Internet Banking

To help manage your accounts on a day-to-day basis, sign up today for access to Personal Internet Banking, where you can:

- View and manage your accounts from virtually anywhere
- Set up **Direct Deposit** and enjoy the convenience of having payments, like your paychecks,\(^6\) deposited straight into your HSBC Premier account
- Use HSBC’s free **Online Bill Pay** service and pay bills securely to virtually anyone in the U.S., with the protection of an on-time guarantee\(^7\)
- Use **Money Management Tools**\(^8\) to get a complete view of your finances by organizing and tracking all of your accounts in one place
- Monitor your eligible global HSBC accounts and U.S. HSBC accounts all on one page\(^9\)
- Transfer funds between your eligible global HSBC deposit accounts without any transfer fees\(^9\)
- Send **Wire Transfers**\(^4\) from your eligible U.S. HSBC deposit account(s)\(^10\) to another person, business or financial institution for a transfer fee
- Sign up for **eStatements** and reduce the amount of paperwork in your life with electronic checking and savings statements

To enroll in Personal Internet Banking, visit us.hsbc.com/welcometopremier
Manage Your Account on the Go

Stay connected whether you’re headed around the corner or around the world.

When you sign up for Personal Internet Banking, you’re able to download and start using the free HSBC Mobile Banking\textsuperscript{2} app. With just a few taps on your phone or tablet, you can:

- View balances and transaction history
- Transfer funds between your eligible HSBC accounts
- Pay bills to virtually anyone in the U.S.
- Deposit checks with HSBC Mobile Check Deposit\textsuperscript{2}

It’s banking as mobile as you are. Download the app from the App Store\textsuperscript{SM} or Google Play\textsuperscript{TM}. Or visit us.hsbc.com/app to learn more.

While traveling abroad, the HSBC Premier network makes accessing and managing your money easy. You’ll be able to reach out to Premier Relationship Managers in our HSBC Premier Centers who can help you with your cross-border banking needs. Furthermore, you can depend on a single +1-908-PREMIER number for emergency financial assistance throughout the world.

Additionally, whether you’re taking the trip of a lifetime or working abroad, you have access to a host of international services, including:

- Portable HSBC credit history\textsuperscript{11}
- Emergency cash—get up to $10,000 USD or local currency equivalent at HSBC Premier Centers and HSBC branches should your wallet be lost or stolen\textsuperscript{12}
- HSBC Premier World Debit Mastercard\textsuperscript{®} card—enjoy no foreign transaction fees on purchases
- HSBC Premier World Mastercard\textsuperscript{®} credit card—no foreign transaction fees and MasterAssist\textsuperscript{TM} Travel Assistance Services\textsuperscript{13}
Enjoy Preferential Access to Some of Our Best Products and Services

You’ve worked hard to get where you are. You deserve to have someone working just as hard to help guide you toward your financial goals. With HSBC Premier, you have access to some of the most preferred banking products and services that we have to offer. This is all part of our commitment to your personal economy.
Take Advantage of the HSBC Premier World Mastercard® credit card

The HSBC Premier World Mastercard® credit card gives you access to one of our best Rewards Programs and a series of other benefits designed to meet your local and international needs—all with no annual membership fee.

Your HSBC Premier World Mastercard® credit card offers:

- A rich Rewards Program with first-rate dining, cash back and travel opportunities with no airline blackout dates and no foreign transaction fees
  - For every net dollar in credit card purchases, you’ll earn Rewards Program Points that never expire and are not capped at any amount
- Make purchases the way you want—quickly, conveniently and securely. HSBC currently supports Android Pay™, Apple Pay™ and Samsung Pay™
- Generous rewards-based introductory offer
- Mastercard® Concierge Service for personal assistance with travel plans, dining reservations, shopping and more
- HSBC Premier Privileges gives you access to exclusive offers from thousands of global merchants
- A worldwide safety net if your card is ever lost or stolen while traveling, including:
  - Identity Fraud Expense Reimbursement coverage for lost, damaged or delayed luggage
  - MasterRental® Insurance which provides collision/damage waiver for car rentals
  - $1,500 Trip Cancellation/Interruption Benefit

To apply for your HSBC Premier World Mastercard® credit card, contact your Premier Relationship Manager or go to us.hsbc.com/welcometopremier
Learn about Wealth Management

Wealth means different things to different people. While only you can define how much it would take to make you feel financially comfortable, as an HSBC Premier client, you have the resources available to help you achieve your financial goals.

A Premier Advisor\(^\text{18}\) can work with you to create a plan to help you achieve your objectives and connect you to a range of options that include:

**Investing with HSBC Securities (USA) Inc.\(^3\)**

When it comes to investing, everyone has individual needs and goals. Whether you’re planning to purchase a new house, start your own business or leave a legacy, HSBC Securities will help you work toward your goals.

*Planning and developing a retirement strategy*

Whether you’re just starting to save or are nearing the time to turn your savings into retirement income, our Premier Advisor can review available solutions with you.

*Saving for education*

Education expenses for your children or grandchildren can be substantial. Fortunately, you can plan ahead through a range of tax-advantaged savings programs, including 529 College Savings Plans.\(^19\)

**Insurance through HSBC Insurance Agency (USA) Inc.**

Insurance solutions address different needs depending on where you are in life. That’s why we offer a range of insurance products to help keep you protected, covered and prepared.

- Wealth accumulation
- Wealth protection
- Wealth distribution
- Wealth transfer
Find the Right Home Financing Solution

Home financing solutions from HSBC can help you make the best choices for you, your family and your future. We recognize that your personal economy embraces every aspect of your finances and lifestyle, and we are here to provide assistance with each step, whether you’re purchasing a new home or investment property, or refinancing your current home.

With a Premier relationship, you are eligible to receive the following home financing benefits:

- Some of our best rates and discounts
- Access up to $3 million in financing
- Up to $1,500 closing-cost credit on Premier Deluxe Mortgages
- Financing options available for international borrowers with qualifying documentation
- A mortgage professional who can help guide you through the mortgage process
To learn more about your account or the benefits of HSBC Premier, please:

• Contact your Premier Relationship Manager

• Call 888.662.HSBC (4722)

• Visit us.hsbc.com/welcometopremier
HSBC refers to HSBC Bank USA, N.A., HSBC Securities (USA) Inc. and HSBC Insurance Agency (USA) Inc. HSBC Bank USA, N.A. provides banking products and services. HSBC Securities (USA) Inc. provides investment products and services and is an affiliate of HSBC Bank USA, N.A. HSBC Insurance Agency (USA) Inc. provides insurance products and services and is a wholly owned subsidiary of HSBC Bank USA, N.A.

1 To qualify for an HSBC Premier relationship, you need to open an HSBC Premier checking account and maintain combined U.S. personal deposit and investment balances of at least $100,000. Business owners may use their HSBC commercial balances to qualify for a personal HSBC Premier relationship. A monthly maintenance fee of $50 will be incurred if minimum balance requirement is not met.

2 Data rate charges from your service provider may apply. HSBC Bank USA, N.A. is not responsible for these charges. Camera in device required to be able to utilize HSBC Mobile Check Deposit. HSBC Mobile Banking app is available for iPhone® and Android™, Fire and Blackberry® devices, and is now optimized for iPad.

3 Investment and certain insurance products, including annuities, are offered by HSBC Securities (USA) Inc. (HSI), member NYSE/FINRA/SIPC. In California, HSI conducts insurance business as HSBC Securities Insurance Services. License #: OE67746. HSI is an affiliate of HSBC Bank USA, N.A. Whole life, universal life and term life are provided by unaffiliated third parties and are offered through Insurance Agents of HSBC Insurance Agency (USA) Inc., which is a wholly owned subsidiary of HSBC Bank USA, N.A. Products and services may vary by state and are not available in all states. California license #: OD36843.

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All decisions regarding the tax implications of your investment(s) should be made in connection with your independent tax advisor.

4 Wire transfers may be subject to fees at HSBC and third-party financial institutions. Please check your account terms and conditions for further details. HSBC is not responsible for these charges.

5 Assets held in HSBC Securities (USA) Inc. accounts can be counted toward the minimum balance to qualify for an HSBC Premier relationship. Please consult with your Premier Advisor for more details.

6 Your employer must offer Direct Deposit for HSBC to be able to process your paychecks in this manner.

7 Under the Bill Pay “on-time” guarantee, HSBC will bear the responsibility for any late-payment-related charges should an online bill payment arrive after its due date, as long as you scheduled the transaction in accordance with the HSBC Personal Internet Banking Terms and Conditions. This guarantee does not apply to business clients using Bill Pay.

8 This tool is a personal financial management service that allows customers to consolidate and manage their financial information by consolidating it in one place on Personal Internet Banking.

9 Not available in all countries. Foreign currency exchange rates and country limitations may apply. Transfers from HSBC accounts from outside the U.S. may be subject to transfer fees.

10 Eligible accounts include all deposit accounts except for CDs and Commercial Accounts.

11 Portable HSBC credit history is not available in all countries. A Premier Relationship Manager can help to determine in which countries this benefit is available.

12 Dependent on your available balance, local country limitations may apply.

13 Certain restrictions, limits and exclusions apply. Benefits may not be offered in every state. Coverage may be underwritten and managed by companies that are not affiliated with Mastercard®, or HSBC Bank USA, N.A. Full details will be sent when you become a customer.

14 The information about the costs and benefits of the card described is accurate as of 06/09/17. The information may have changed after that date. To find out what may have changed, call 1.888.662.HSBC (4722). A variable Purchase APR of 13.74% or 17.74%, depending on your creditworthiness, will apply to credit card purchases. A variable Balance Transfer APR of 13.74% or 17.74%, depending on your creditworthiness, will apply to balance transfers and credit card checks. The variable Cash APR applies to cash advances and overdrafts and is 25.74%. Your APRs may increase to the variable Penalty APR of 30.74% if you fail to make a minimum payment to us when due. These APRs will vary with the market based on the Prime Rate. For each billing cycle, variable APRs are calculated by adding a specified amount (“Spread”) to the U.S. Prime Rate published in the Money Rates table of *The Wall Street Journal* that is in effect on the last day of the month (“Prime Rate”). If the Prime Rate changes, the new APRs will take effect on the first day of your billing cycle beginning in the next month. The Minimum Interest Charge is $0.50. A Balance Transfer Fee of either $5 or 3%, whichever is greater, will apply on each balance transfer and credit card check. A Cash Advance Fee of either $5 or 3%, whichever is greater, will apply on each cash advance transaction. There is no Overdraft Transaction Fee or Foreign Transaction Fee. A $0 Annual Fee will apply for HSBC Premier World Mastercard® credit card Account customers who have a qualifying U.S. HSBC Premier checking account relationship. A $95 Annual Fee will
apply for HSBC Premier World Mastercard® credit card Account customers who no longer have a qualifying U.S. HSBC Premier checking account relationship. The Annual Fee will not be assessed to your credit card Account within the first year of Account opening. There is no Overdraft Transaction Fee or Foreign Transaction Fee. See Summary of Terms for details.

15 If you select cash back as a direct deposit, only HSBC Bank USA, N.A. consumer checking and savings accounts in your name alone or as a joint account holder are eligible.

16 HSBC Premier Rewards Program Rules will be supplied to all new card members following the receipt of their card.

17 The World Mastercard® Concierge Service is provided by Aspire Lifestyles. Certain restrictions, limitations and exclusions may apply. This service is administered by a company not affiliated with HSBC Bank USA, N.A.

18 Premier Advisors may use the titles Premier Wealth Advisor, Premier Relationship Advisor or Financial Advisor.

19 Sales tax treatment of 529 plans varies from state to state and can be a major factor in deciding which plan to select. Broker-sold plans often contain sales loads and higher fees and expenses than direct-sold plans. If your state offers a 529 plan you may want to consider what, if any, potential state income tax or other benefits it offers, before investing. State tax or other benefits should be one of many factors to be considered prior to making an investment decision. The prospectus, which contains this and other information, can be obtained by calling your HSBC Securities (USA) Inc. Premier Advisor. Read it carefully before you invest. For tax advice, consult your tax professional.

20 Discounts and loan amounts depend on specific program and may require certain Premier balances, reserves, equity and automatic payment from an HSBC U.S. Premier checking account. For home equities, the Premier APR includes an auto-pay discount of .50%.

21 To be eligible for an HSBC Premier Deluxe Mortgage, you must: (A) be an HSBC Premier relationship customer with a U.S. Premier checking account; and (B) have combined personal deposit and investment balances of at least $100,000 USD or equivalent at any member of the HSBC Group (in the U.S. or home country). The Premier minimum balance requirement must be fully funded before the closing of the mortgage loan. To learn more about the Premier relationship requirements, contact an HSBC branch or call toll free at 866.801.6756.

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HSBC Premier World Mastercard® credit cards and HSBC Premier World Debit Mastercard® cards are issued by HSBC Bank USA, N.A., and require a U.S. HSBC Premier relationship. HSBC Premier World Mastercard® credit cards are subject to credit approval. To learn more, speak with an HSBC Premier Relationship Manager.

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Equal Housing Lender.

Deposit products are offered in the U.S. by HSBC Bank USA, N.A. Member FDIC.

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