Make your life abroad even more rewarding with HSBC Expat

Click to enter
Your future means the world to us

At HSBC Expat, we have a unique focus. Every day we help our customers prosper as they expand their horizons to build fulfilling and successful lives for themselves and their families.

In 2018, we claimed the EMMA award for ‘Expatriate Banking and Financial Services Innovation of the Year’.*

The award recognises the provider who has demonstrated ‘best in class banking or innovative financial services’.

In presenting the award, the judges commented:

“HSBC combines scale, industry knowledge and an eco-system to support expatriate financial needs. It’s an expat must have.”

Our home is Jersey, Channel Islands, one of the world’s leading International Finance Centres.

From here we can connect you to HSBC products and services that could save you time and make life easier for you and your family.

Explore this interactive brochure – and find out how we could help you make the most of the opportunities your international lifestyle has to offer.

Start exploring

- To get the best experience from this digital brochure, please download it and view in Adobe Reader®.
- Use the on-screen navigation to guide you through the brochure.
- Go directly to a page using the contents bar on the left of each page.
- Need a hard copy? Use the print button at the foot of the contents bar.

*Forum of Expatriate Management awards (EMEA Region)
Uniquely placed to help you prosper

Not all international/expatriate banking services are the same.

Even though you already use an expat or international banking service, we believe we’re uniquely placed to provide you with the specialist services, the expert support and the connections you need to make your time abroad more rewarding.

Our Customer Services team and Relationship Managers really understand the ups and downs of life abroad. Often expats themselves, they will support you at every stage of your expat journey, for as long as it lasts.

We have Foreign Exchange specialists at hand if you are concerned about currency fluctuations and need help to manage currency risk.

Our people can also introduce you to Wealth Managers who can help you focus on your plans to achieve your financial goals, making the most of any additional income you may be earning as an expat.*

As part of one of the world’s leading international banks, we can also refer you to other Group services and link your HSBC Expat accounts with other eligible HSBC accounts.**

You’ll always have easy access to your finances, any time you want, with our 24/7 telephone and online banking service.

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*Please remember that the value of investments, and any income from them can fall as well as rise, is not guaranteed and you may not get back the amount you invested. This could also happen as a result of changes in currency exchange rates, particularly where overseas securities are held or where investments are converted from one currency to another. We always recommend that any investments held should be viewed as a medium to long-term investment, at least five years.

**Available to HSBC Premier customers in countries where HSBC Premier is available.
Move forward with your finances

Our award-winning specialist banking service is built around people with a busy international lifestyle, who want to make the most of every opportunity.

Click on any ✓ for more information on the chosen service.

Stay connected to expert support
✓ Wealth Managers to help you achieve your financial goals with a range of global investment solutions*
✓ Expat tax resources to help you understand your tax commitments at home and abroad
✓ WorldAware® security service to minimise risks when travelling
✓ International account opening when you know where you’re moving to next

Stay connected to your money
✓ A great choice of savings accounts featuring instant access and fixed term accounts in up to 19 currencies
✓ Bank accounts available in sterling, US dollars and euro
✓ Anytime banking with 24/7 telephone and online banking and a mobile banking app
✓ Foreign exchange services for when you need to move money around the world
✓ Specialist lending including mortgage services if you’re looking to buy or remortgage a property in the UK while you’re living overseas**
✓ Little Expat, our savings account that allows customers to save for their children’s future

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Make the most of your time abroad

Whether you want to know more about the country you live in, you’d like to compare your experiences with other expats, or you’re planning another move in the future, we have a wealth of insights to share with you.

Expat Explorer survey
Every year we ask thousands of expats to tell us about life in the country they’ve moved to. Their answers give us fascinating insights into what it’s like to live, work and raise a family abroad.

Country guides
From education, healthcare and the cost of living to culture changes and finding a new home, our country guides are packed with information to help you plan your next move.

Expat Explorer community
Through our thriving communities on Twitter and Facebook, you can find and share tips and insights into life abroad. You can also use the networks to talk to other expats about their experiences.

expatexplorer.hsbc.com

Expat families
If you’re raising a family while you’re overseas, we’ve identified some of the most common challenges you’ll face, along with the many benefits your children will enjoy.

Click to read and watch: Raise children abroad

Find out more
Two more good reasons to choose HSBC Expat

An award-winning service
With experience in the finance industry that spans more than 50 years, we continue to work hard to make our service even more valuable to our customers and stand out from the crowd. Our success in doing so has been recognised by numerous awards, including most recently:

- Expatriate Banking and Financial Services Innovation (2018)*
- Thought Leadership for Expat Explorer survey (2017)*
- Expatriate Banking Service of the Year for four years running (2013-2016)*

A secure location for your money
We are based in Jersey (Channel Islands) - one of the world’s leading international financial centres, regularly attracting global recognition for its political and economic stability and its robust but flexible regulatory system.

Every year since 2013 Jersey has been named International Financial Centre of the Year in the Citywealth IFC Awards.

Find out more about Jersey >

*Forum of Expatriate Management awards (EMEA Region)
Discover a world of new opportunities

You're only a few steps away from enjoying all the benefits of banking with HSBC Expat.

You can start right now by clicking the link below. You'll find guidance notes to help you complete your application form online, before printing and sending it to us with the other documentation required.

Take your first step today

Get in touch
If you have any questions about the application process, or our specialist banking services, you can call our Customer Services team who are here to help any time.

+44 1534 616055

PLEASE NOTE: To bank with us, you’ll need to maintain a minimum relationship balance of £50,000, or currency equivalent, across all HSBC Expat accounts and investments or have an individual annual salary of £100,000, or currency equivalent. If you’re an HSBC Premier customer in another country, you may automatically qualify for our banking and Wealth Management services.
Make your life abroad even more rewarding

Important notes

The International Tax Service is provided by Ernst & Young. EY refers to the global organisation of member firms of Ernst & Young Global Limited, each of which is a separate legal entity. Ernst & Young Global Limited, a UK company limited by guarantee, does not provide tax services to clients. The UK firm Ernst & Young LLP is a limited liability partnership registered in England and Wales with registered number 0C300001 and is a member firm of Ernst & Young Global Limited. If you become an EY customer, any tax advice provided by EY will be in accordance with EY’s terms and conditions of services, a copy of which EY will send to you along with an engagement letter and details of their fees. HSBC are not tax advisers and HSBC Expat will not accept any responsibility for tax advice provided by EY.

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