Enjoy a world of opportunities with HSBC Expat

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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 for 2018, 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

Let’s go

*Forum of Expatriate Management awards (EMEA Region)
Prosper with the help of our specialist expat banking service

As an expat, you look to embrace every opportunity for professional and personal development that life offers.

And your time is increasingly precious to you as your work, financial and family commitments grow.

You may find tax returns a tedious and time-consuming job and that you are traveling overseas more frequently.

We provide a wealth of insights and tools online to help you and your family make more informed decisions during your life abroad. You will also be able to check local tax regulations online and EY* can provide a single point of contact to co-ordinate the completion and filing of all your worldwide tax returns.

Our complimentary worldwide travel advice and safety services are designed to protect you and your family wherever you may be.

Should you be planning to move again in the near future, our country guides and Expat Explorer survey tools can give a valuable insight into expat life in other parts of the world. And when you’ve chosen your next destination, we may be able to set up accounts before you arrive.

*Formerly known as Ernst & Young. Please note that HSBC Expat customers are under no obligation to use EY for International Tax Advice.
A banking relationship that joins your financial world together

The essence of our banking service is to make it easier for you to manage your finances while you’re living abroad.

Opening an account with us will give you a valuable connection between the life you’ve established abroad and your finances in other parts of the world. It’s the one banking relationship you know you’ll always have as an expat, no matter how many times you move in the future.

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.

If you need help with sending or receiving money across different currencies or you want to discuss how to manage currency risk, our Foreign Exchange specialists are only a phone call away.

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.*

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

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.**

*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

Most expats find their finances become increasingly complex the longer they live abroad. Our specialist services are designed to give you more control.

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

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 for when you’re out and about
✓ Foreign exchange services for when you need to move your money around the world
✓ Specialist lending solutions including mortgage services if you’re looking to buy or remortgage a property in the UK while you’re living overseas*

Stay connected to expert support
✓ Wealth Managers to help you achieve your financial goals with a range of global investment solutions that can adapt as your needs and goals evolve**
✓ Expat tax resources online tools 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 next

*Your property may be repossessed if you do not keep up repayments on your mortgage. All mortgages are subject to status and eligibility criteria. **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.
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 valuable 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.

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 that share your lifestyle.

twitter facebook expatexplorer.hsbc.com

Expat families
If you’re planning to raise 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.

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 move.

Not all social media channels are available in every country. Please check local restrictions before trying to access. HSBC Expat has no control over the contents of Twitter or Facebook and is not liable for your use of them.
Two more good reasons to open an expat account with us

**An award-winning service**

Our long-term commitment to helping expats prosper has been recognised through many respected industry awards. Here are some of the most recent awards received for our specialist expat banking and support services:

- 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 >

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*Forum of Expatriate Management awards (EMEA Region)*
Enjoy a world of opportunities with HSBC Expat

Discover a world of new opportunities

You’re only a few steps away from enjoying all the benefits of expat banking.

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 expat banking services, you can call our Customer Services team who are here to help any time.

+44 1534 616055

I already live abroad but I don’t have an expat/offshore bank account

Introduction

Why open an HSBC Expat account?

Our specialist services

Expat insights

More reasons to choose us

How to apply

Important notes

Apply online

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.
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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The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs, or on request. Copies of our Banking Terms of Business are available on request or at www.expat.hsbc.com/1/2/hsbc-expat/terms

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