

Expat Financial Planning Offer (UK and non-UK based customers)

Terms and Conditions

UK based customers

These Offer Terms and Conditions (the "Offer Terms") are an agreement between you and us. They apply if you implement recommendations no later than 14 April 2021, in products that are recommended to you by us, between 6 January 2021 and 31 March 2021 (the "Offer Period"). These Offer Terms apply in addition to and should be read together with the HSBC Expat UK Premier Customers Financial Advice Terms of Business. In the event of any conflict between these Offer Terms and the HSBC Expat UK Premier Customers Financial Advice Terms of Business, these Offer Terms will apply.

In these Offer Terms "we", "us" or "our" means HSBC Bank plc, Jersey branch (trading as HSBC Expat).

Eligibility criteria for this Offer

1. To be eligible for the Offer described below, all of the following requirements must be met:
 - a. you (or where you are entering into an Advice Agreement jointly with others, both of you) must hold and retain an eligible bank account with us, to receive our advice service and to pay applicable fees from;
 - b. you must not have implemented any investment recommendations with us on or after 6 January 2020 (which is up to 12 months before the Offer Period starts);
 - c. you must receive investment advice, as set out in the HSBC Expat UK Premier Customers Financial Advice Terms of Business, during the Offer Period;
 - d. your initial discussion with a financial adviser, to assess your needs and investment objectives, must be after 6 January 2021;
 - e. the investment advice we set out in your Financial Planning Report must be for less than £500,000 (or currency equivalent) and must be issued to you in person, by post or email; and
 - f. your completed application documents must be received by us, by 14 April 2021.

The Offer

2. If you meet the eligibility criteria, we will reduce the standard 'Advice and Implementation Fee' for Investments less than £500,000 (or currency equivalent), as set out in our HSBC Expat Services and Costs for UK Premier Customers document, from 3% to 2% for lump sums, and/or a £395 fee for regular contributions, subject to a £5,000 maximum regular contribution. If your investment is over £500,000 (or currency equivalent), standard charging applies.
3. Other standard charges, as set out in our HSBC Expat Services and Costs for UK Premier Customers document, still apply. By 'other', we mean the Advice and Implementation Fee for Investments of £500,000 and above.

The Offer Period

4. The Offer Period is between 6 January 2021 and 31 March 2021 (inclusive). Any Financial Planning reports issued after this date will not qualify for the Offer.
5. Any completed application documents received by us after 14 April 2021, which is 14 days after the Offer Period ends, will not qualify for the Offer.
6. We may withdraw this Offer before the end of the Offer Period without notice. If we do withdraw the Offer, we will put a notice on our website. Any applications received after we have withdrawn the Offer will not qualify for this Offer.

General Terms

7. This Offer is not transferable.
8. We may refuse any application for a product or service.
9. We will provide you with the HSBC Expat UK Premier Customers Financial Advice Terms of Business before providing any financial advice. These Terms of Business set out the basis on which we will provide advice services to you. They should be read together with 'Your Advice Agreement' letter and the HSBC Expat Services and Costs for UK Premier Customers document.
10. Standard minimum amounts for investing through our advice service apply. £25,000/US\$35,000/€25,000 lump sum and £250/US\$350/€250 per month.

Please note: To maintain your HSBC investment account after you have benefited from this Offer, you will need to continue to comply with the HSBC Expat UK Premier Customers Financial Advice Terms of Business.

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Non-UK based customers

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 - d. your initial discussion with a financial adviser, to assess your needs and investment objectives, must be after 6 January 2021;
 - e. the investment advice we set out in your Financial Planning Report must be for less than £500,000 (or currency equivalent) and must be issued to you in person, by post or email; and
 - f. your completed application documents must be received by us, by 14 April 2021.

The Offer

2. If you meet the eligibility criteria, we will reduce the standard commission you would pay upon implementing our recommendations, as set out in the HSBC Expat Financial Advice Terms of Business.
3. The standard commission will be reduced from 3% to 2% of the lump sum investment, if the investment is less than £500,000 (or currency equivalent), and from 3% commission to an upfront fee of £395 (or currency equivalent) for regular contribution investments. If your investment is £500,000 or more, standard charging applies. We will disclose the commission amount to you in the Financial Planning Report before you decide to proceed with any recommendation.

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Please note: To maintain your HSBC investment account after you have benefited from this offer, you will need to continue to comply with the HSBC Expat Financial Advice Terms of Business.

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