



Make your life abroad  
even more rewarding  
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 2019, we won the APAC EMMA award for **'Banking, Tax or Financial Services Innovation'**\* and the EMEA EMMA award for **'Expatriate Banking and Financial Services Innovation'**\*\*.

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

[Let's go >](#)

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\*Forum for Expatriate Management awards (APAC Region)

\*\*Forum for Expatriate Management awards (EMEA Region)



## I don't live abroad, but have financial interests in different countries

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# Could you benefit from our international banking expertise?

Our experience of helping expats manage their finances means that we could be well placed to support customers like you who have international financial interests in different countries, but are not based abroad.

You may cross borders frequently for work, enjoy rental income from overseas properties or need to regularly transfer money in different currencies – some of the same challenges we help our expat customers with every day.

Our expertise in international banking has been recognised over the years with several awards. And our Customer Services team and Relationship Managers really understand your international lifestyle needs.

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.

As our customer you will be able to link your Expat accounts with other eligible HSBC accounts, view them online in one place and move money between these accounts using our Global Transfers\* service.

Because we're part of one of the world's leading international banks, we can help you connect to the services the HSBC Group provide around the world.

[To our services >](#)



\*Available to HSBC Premier customers in countries where HSBC Premier is available.



# Explore our range of specialist services

We have a host of banking services built around the needs of those with an international financial outlook.

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 that can adapt as your needs evolve. 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\*
- ✓ **Dedicated relationship management team** available help you and your family find the right solutions to suit your needs and introduce you to specialist support
- ✓ **Expat tax resources** providing country specific tax information via our Global Tax Navigator tool and/or referral to EY\*\*
- ✓ **WorldAware® security service** to minimise risks when travelling
- ✓ **Premier for your partner** to help your spouse or partner make the most of their expat experience and share all the benefits that come with Premier status

## Stay connected to your money

- ✓ **Bank accounts** available in sterling, US dollars and euro
- ✓ **A great choice of savings accounts** featuring instant access and fixed term accounts in up to 19 currencies
- ✓ **Foreign exchange services and dedicated app** for live market news and insights, setting up limit orders and moving money internationally
- ✓ **Anytime banking** with 24/7 telephone banking, online banking and a mobile banking app
- ✓ **Specialist lending solutions** including mortgage services if you are not based in the UK but you're looking to buy or remortgage a property in the UK\*\*\*
- ✓ **Little Expat** our savings account that allows you to save for your children's future

\*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. Fees and charges may apply. \*\*Formerly Ernst & Young. If you do not already have a tax adviser, HSBC can refer you to EY and their International Tax Services. On referral, you will become a customer of EY and subject to terms and conditions that you agree with them for their services. EY is independent of HSBC and HSBC will have no liability for the services provided by EY. \*\*\*Your property may be repossessed if you do not keep up repayments on your mortgage. All mortgages are subject to status and eligibility criteria.

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# Find out how we can help you

As someone with international financial commitments, we may be able to provide a range of specialist banking services that can help you.

## Let's talk

A good place to start is to contact us to talk through your specific circumstances and confirm that we're able to provide banking services to you. As soon as you know we can, you can start the online application process.

 **+44 1534 616055**

**[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.



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# 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](http://www.gov.je/dcs), or on request. Copies of our Banking Terms of Business are available on request or at [www.expatsbsc.com/1/2/hsbc-expat/terms](http://www.expatsbsc.com/1/2/hsbc-expat/terms)

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If you do not already have a tax adviser, HSBC can refer you to EY and their International Tax Services. On referral, you will become a customer of EY and subject to terms and conditions that you agree with them for their services. EY is independent of HSBC and HSBC will have no liability for the services provided by EY.

