



# HSBC Expat.

Your home for investing,  
wherever you call home.

Wealth Management: how we could  
help nurture your finances.

[expat.hsbc.com](https://expat.hsbc.com)





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# Investing is about providing for your future, so it's better to start soon.



**Why now is always the right time to start investing.** Life moves at an increasingly fast pace, and as an expat, that leaves hardly a moment to think beyond the day to day. But when it comes to your money, it's important you take the time to think ahead. Planning your finances for the future puts you in a much better position to aim for the rewards you richly deserve for you and your family.

Thinking about the best education for your children? Dreaming of a second home or building a property portfolio? Planning for an early retirement?

We all have goals, so knowing that you are investing for your future is a great feeling and a considerable step towards providing the funds you'll need to achieve them.



**Get your money working for you.**  
Make time to put your investment plans in place.

**We're here to help and support you every step of the way.**



Financial advice to help you plan ahead. Whatever journey you're on, investing should be part of your life plan – and our Wealth Managers are here to help. Many are expats themselves and understand that when it comes to living and working abroad, a one size financial plan will never fit all, so they can offer you all the support you need. Whether you're a seasoned investor or first timer, you can be confident their advice will suit your needs.

We will advise and make recommendations for you after we have assessed your needs. We offer advice on limited types of products which we offer from a limited number of companies.

“The best time to plant a tree was 20 years ago. The second-best time is now.”

— Chinese proverb





# Building your portfolio.



Mixing it up helps you balance your investments. Most financial advice suggests a good, diverse portfolio should include a range of assets, allowing you to build your reserves steadily over time. A mix of investments at risk levels that suit you will allow your money to grow through the power of compound interest, and could be a good way to help you achieve your goals.

Please remember that the value of investments and any income received 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.



# Your goal. Your journey. Your Wealth Management.

Everyone's financial journeys are different and that's why we offer a range of personalised services to help you achieve your goals. From managing your day to day investments to providing you with access to manage your own investments. It's all designed with you in mind.

Please note, your location may limit the range of information and services you can receive from us. Eligibility criteria and fees apply.



**Financial Planning.** Starting with a financial review with one of our experienced Wealth Managers<sup>1</sup> can be the first step towards achieving your goals. They can help you work out where you are now and help get you to where you'd like to be in 5, 10 or even 50 years' time. From starting out, to starting a family, to starting to plan your retirement, having a full view of your finances is key to planning your future.

You can book a financial review if you have an HSBC Expat Premier bank account and can invest either:

GBP 25,000 / USD 35,000 / EUR 25,000 or more as a lump sum, or  
GBP 250 / USD 350 / EUR 300 or more each month.

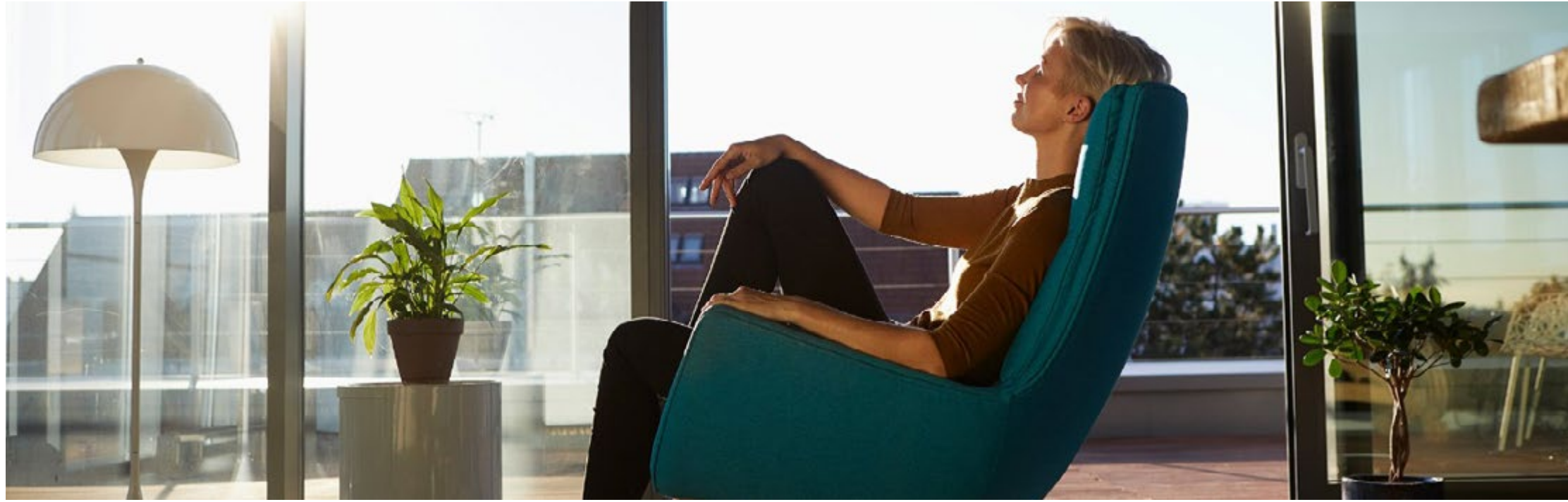
Our ability to offer a review depends on your country of residence and your location when the review takes place.

External links on this page

<sup>1</sup> Financial Planning







### International Investment Centre.

Our International Investment Centre is your home for investing with HSBC. It's an online funds platform allowing you to manage your investments in one place 24/7, through your online banking. You can start investing with as little as 100 pounds sterling, Euros or US Dollars per month, or 1000 pounds sterling, Euros or US Dollars with a lump sum. Watch our video to find out more<sup>1</sup>.

You can open an International Investment Centre account if you're:

- a resident in an eligible country.
- not a US national/citizen/resident.
- an HSBC Expat bank account holder and have a bank or savings account in the currency of the funds you're investing in.
- looking to invest a minimum GBP/ USD/EUR 100 per month for regular investments, or a lump sum of GBP/ USD/EUR 1000.

#### External links on this page

<sup>1</sup> International Investment Centre video [↗](#)

<sup>2</sup> Discretionary Management Service [↗](#)



### Discretionary Investment Management.

While managing your investments is a top priority, you might lack the time to give it your full attention. That's where our Discretionary Investment Management Service<sup>2</sup> comes in. It provides you with a professional investment manager, who will aim to continuously optimise your portfolio. You'll be kept fully informed with regular statements that include market updates and trading commentaries.

To use this service you must:

- be an existing HSBC Expat customer and have a total relationship balance of £500,000 (or currency equivalent).
- be looking to invest a minimum of £250,000 (or currency equivalent).



# Our investment products.



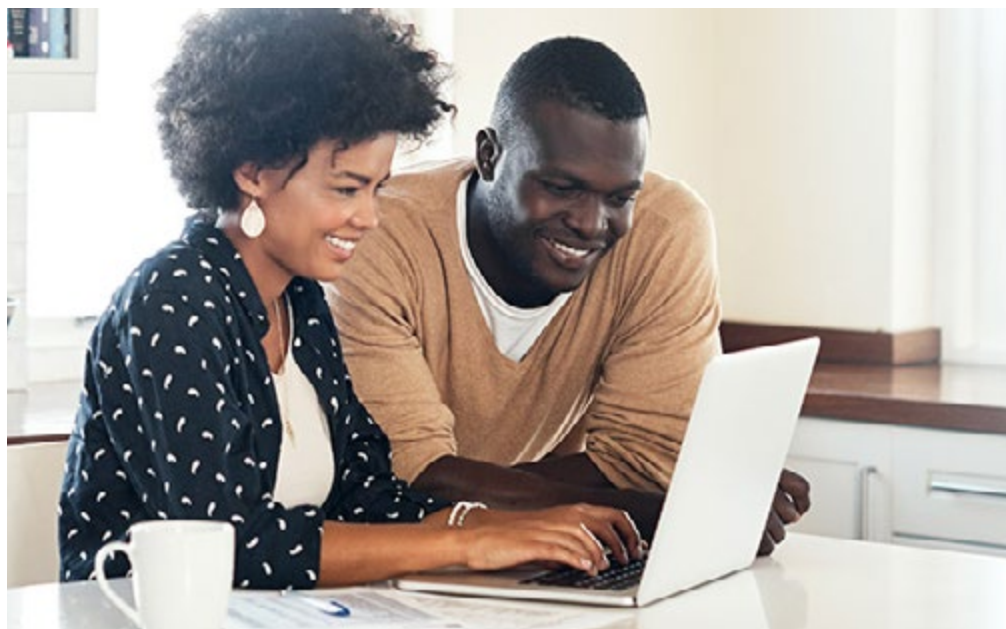
We have investment products to suit different situations and ambitions. Our Wealth Managers will help you choose from our select range of products to build a portfolio that is designed to make your money work for you. Here are just a few of the ways we can help you.





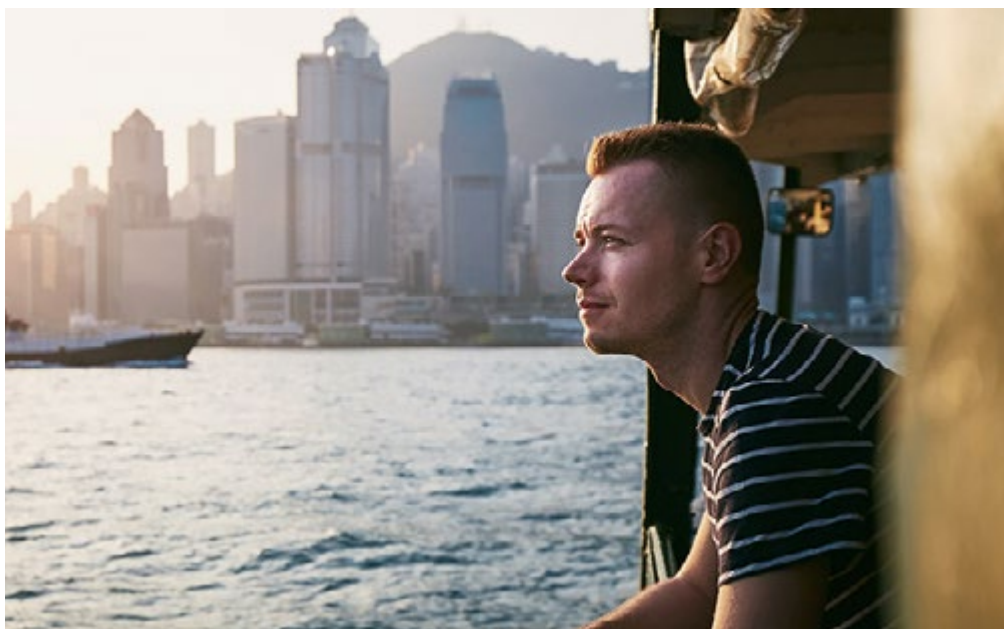
Portfolio Investment Funds.

For an easy way to start investing, our HSBC World Selection investment portfolios<sup>1</sup> are a suite of 5 ready-made, multi-asset funds, which cater to different risk levels, So, whether you want to invest cautiously or be more adventurous, there’s a fund for you. These are managed on your behalf by a team of investment specialists, who strive to get you the best possible return.



Core Multi Asset Solution (CMS)

HSBC’s Core Multi Asset Solution (CMS) offers a discretionary portfolio designed for busy investors. The portfolios are available across different risk profiles and options such as sustainable ones. All portfolios are managed on our common principles of active asset allocation, rigorous rebalancing and risk management. As well as getting some peace of mind knowing that the portfolio you've invested in is suited to your risk appetite, you'll receive regular statements and market updates.



Single Asset Class Funds.

Made for investors who like to make their own investment decisions or want to invest in a particular market, the HSBC Global Investment funds allow you to build your ideal portfolio<sup>2</sup>. Choose from all types of assets, from shares and bonds, to alternative investment types – with the ability to invest in markets that interest you, such as climate change, or regional and single country funds.



Third Party and Additional Mutual Funds.

On top of what we offer, you can also explore a variety of third party and additional mutual funds with HSBC, offering you more ways to build your portfolio. These funds cover a range of sectors, regions and asset classes, including sustainable portfolios that sit within our ESG (Environmental, Social and Governance) framework. ESG portfolios are curated based on their commitment to tackling global issues like climate change<sup>3</sup>.

External links on this page

<sup>1</sup> Portfolio Investment Funds [↗](#)

<sup>2</sup> Single Asset Class Funds [↗](#)

<sup>3</sup> Third Party and Additional Mutual Funds [↗](#)





# Resources and insights.

Our resources and investment insights. We have plenty of resources to help you better understand how we can help manage your savings and investments.

**Execution-only Guided Journey.** If you have a particular investment in mind and just need details, rather than advice, you're able to filter our funds based on key attributes. This gives you the power to independently narrow your search and invest in exactly what you want.

**Wealth Insights Hub.** From global stock market trends to the latest cryptocurrencies, to why environment, social and governance (ESG) factors matter – get the HSBC view with analysis and insights. Head over to our Wealth Insights Hub<sup>1</sup>.

**Wealth and Investment Calculators.** How much do you really need for retirement? How much should you be putting aside for your child's education? How much money might you need to invest to reach your goals? Our Wealth and Investment Calculators can help you plan for the future<sup>2</sup>.

**Guides to savings and investing.** Don't understand something? Don't worry. We have a library of jargon-free guides on everything from exchange rates to Limit Orders. Read our guides to savings and investing<sup>3</sup>.

External links on this page

<sup>1</sup> [Wealth Insights Hub](#)

<sup>2</sup> [Wealth and Investment Calculator](#)

<sup>3</sup> [Guides to savings and investing](#)





# Wealth Managers.

## Choose the level of support you need.

Our Wealth Managers can provide as much or as little support as you need. They work to first understand your situation and financial goals, before creating a tailored solution to help you reach them. With a wealth of experience, they can offer you financial planning and advice, market insights and updates, as well as assistance with your investments, deposits, insurance, financing, and foreign exchange – wherever in the world you're calling home right now.

We offer different levels of wealth management based on the type of account you hold with us. With our new added financial planning tools we can help you plan for:

- **Managing and growing your wealth.** We are committed to helping you nurture your finances with our range of investments.
- **Planning for education.** Whether yours or your children, we can help you plan towards that goal.
- **Build additional income for your retirement.** By helping get your money where it needs to be, we can help you make the most of your retirement or future plans.



## Travel upstream.

Our Wealth Managers can help set you on the right course.

Please note, your location may limit the range of information and services you can receive from us.





# Let's start nurturing your finances for your future, today.

The sooner we start helping you to plan your finances, the sooner you could start reaping the rewards. So get in touch today to make a better tomorrow.

Contact your Relationship Manager or call us today

**+(44) 1534 616 313**

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Please remember that the value of investments and any income received 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.



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