



Your HSBC Advance account will start transforming into an HSBC One account in phases from 27 October 2020

One big leap for personal banking

HSBC One is our latest answer to your ever-evolving banking needs. This all-in-one account brings you a raft of new features and lets you experience even better services. As an existing HSBC Advance customer, you'll be among the first to experience the brand-new HSBC One account. The conversion process will be done automatically, so you'll have the same account number and your bill and payment instructions won't change. All you have to do is enjoy our new and improved services. There will be even more exciting things to come for HSBC One customers in the near future.

A sneak peek at the new features

One home for wealth management

Power up with our new 'Wealth Booster'. Gain access to new tips, tools, solutions and support that can help you make better decisions and preparations for your future.

- Visit 'Wealth Know-how' learning guide on our online sitelet and get wise to basic financial knowledge.
- Manage your wealth with 'Wealth Made Easy' – simple digital tools and product solutions for investors of all levels. Open an investment account through your mobile with just a few steps.
- Get support from 'Wealth Coach' regarding questions about investment and insurance through the 'Live Chat' on our website, 'Chat with us' in the mobile app or get 1-on-1 coaching via Zoom or in-branch.

One card for the world

Make the most out of your travels and online purchases with our soon-to-be-launched HSBC Mastercard® Debit Card – a better experience and with greater peace of mind.

- Access 12 currencies in your HSBC One account with one card.
- Enjoy no foreign currency transaction fees or annual fees. Spend anywhere in the world with no hidden fees.
- Withdraw cash from HSBC ATMs around the world free of charge with this debit card – without the fear of unexpected ATM fees.
- Manage your card with just a few taps on the HSBC HK Mobile Banking app: spending summaries, monthly budgeting and limit setting.

One-stop smart mobile banking

Everyday banking is in your hands. Enjoy our new mobile app interface and features that enable a frictionless banking experience.

- Enjoy an enhanced user interface and menu bar so you can easily access everyday banking services, like 'Home', 'Investment', 'Pay & Transfer', and 'Support'.
- Keep track of your deposit and withdrawals, investments, insurance, and MPF portfolios through an individual dashboard.
- Easily manage your daily banking needs 24/7 and get instant notifications of eStatements and eAdvices, incoming FPS funds and credit card payments¹. Get support anytime from 'Chat with us'.

One account, plentiful rewards

- Discover the latest credit card offers through the HSBC Reward+ app.
- Receive RewardCash when using the HSBC Credit Card. Settle credit card bills, convert air miles, redeem gifts and vouchers using RewardCash. You can even share RewardCash with your friends and family!
- Get ready for the many more fabulous rewards to come with HSBC One.

No more fees for basic banking services

- Enjoy a free integrated account with no total relationship balance requirement.
- Take care of basic banking needs free of charge, including deposits, withdrawals and local transfers without hidden fees². Find out more at www.hsbc.com.hk/fee-waiver.
- Access the world freely with HSBC, and conduct free, instant HSBC Global Transfers to your own overseas HSBC accounts and overseas third-party HSBC accounts³.

What's more

- The HSBC Advance designated branch counter and hotline will be phased out to make way for more streamlined services. Our hotline (+852-2233-3000), 'Live Chat' on our website and 'Chat with us' in the mobile app will continue to provide quality service and new experiences will be unveiled soon.
- HSBC Advance Visa Platinum Credit Cards will be discontinued from the third quarter of 2021. Rest assured you will receive a notification separately.
- Continue to use your HSBC Advance ATM card and a new HSBC ATM card will be delivered before your existing card expires.
- Communications will be renamed from 'HSBC Advance' to 'HSBC One' in phases, starting from 27 October 2020.

Once again, your account conversion will be done automatically. We will continue progressing to offer you the one account for life. Got questions? Visit www.hsbc.com.hk/one or call the HSBC Personal Banking Hotline: +852-2233-3000.

Remarks:

1. This service is not applicable to credit card accounts with autopay set up. 2. To be effective from 1 November 2020. 3. To be effective from 26 October 2020.

Issued by The Hongkong and Shanghai Banking Corporation Limited