

HSBC Premier Account

<p>HSBC Premier Account</p>	<p>A priority banking account. By being an HSBC Premier account holder, you can enjoy various product and services from investment, insurance, foreign exchange and electronic banking.</p>	
<p>Your Benefit</p>	<ul style="list-style-type: none"> • An accredited and knowledgeable HSBC Premier Relationship Manager supported by a team of wealth and transactional specialists. • Comprehensive wealth solutions to support your needs across education, insurance, retirement, managing and growing wealth. • Automatic HSBC Premier status in all countries where you bank with HSBC, and special offers in both local and overseas merchant. • Global Safety Net <ul style="list-style-type: none"> • Emergency cash of up to US\$2,000 per day and a replacement credit card within 24 hours if your card is lost or stolen. • Travel Insurance up to Rp. 10 billion and family health insurance up to Rp. 500 million for trips purchased with HSBC Premier MasterCard. • Wealth Planning <ul style="list-style-type: none"> • Wealth Education: regular wealth management seminars. • Financial Planning Analysis Tool: helps you assess your personal wealth, child's education fund, retirement planning, family protection, and home purchase needs, and allows you to track your progress towards your financial goals through your wealth dashboard. • Wealth Dashboard: analyze and manage your wealth from a single login with HSBC Wealth Dashboard. • Digital Wealth Tools <ul style="list-style-type: none"> • Global View : one screen to view all your HSBC accounts • Global Transfers : faster transfers between your HSBC accounts • Mobile banking • HSBC Premier Debit Card and HSBC Premier Credit Card • HSBC Premier Junior Account can be issued under your consent, includes HSBC ATM card for children with minimum age of 12 years old. 	<p>www.hsbc.co.id</p>
<p>Important Notes</p>	<p>To avoid the risk of data misuse and unauthorized transaction, we suggest you to consider the following important notes:</p> <ul style="list-style-type: none"> • Protect your CVV/CVC number (3 digits number at the back of your credit card) when doing an online transaction. • Maintain the confidentiality of your PIN to avoid unauthorized use of your card. • Monitor the usage of your card at merchants to avoid data duplication. • Do not open an e-mail from unknown parties, especially if the content is website links and application files. • HSBC never authorizes any party to take your credit card or debit card. • Immediately contact our call center for lost/stolen card reporting. 	
<p>Eligibility</p>	<p>Maintaining a Total Relationship Balance (TRB) of Rp 500 million or above.</p>	<p>www.hsbc.co.id e-Welcome Pack</p>

HSBC Premier Account

Tariff and Charges		For more information
Total Relationship Balance	Total Relationship Balance (TRB) of minimum Rp. 500.000.000,- Monthly fee of Rp. 250.000,- if TRB less than the minimum amount. <i>The fee will be waived if the average monthly Total Relationship Balance is equal to or more than equivalent of Rp. 500.000.000,-</i>	www.hsbc.co.id Tariff and Charges
Current Accounts	Indonesian Rupiah Current Account <ul style="list-style-type: none"> Opening balance : Rp. 1.000.000,- Account closure fee : Rp. 50.000,- 	
Saving Account	Indonesian Rupiah Saving Account <ul style="list-style-type: none"> Opening balance : Rp. 1.000.000,- Account closure fee : Rp. 50.000,- Foreign Currency Saving Account <ul style="list-style-type: none"> Currency availability : USD, GBP, SGD, AUD, NZD,CAD, EUR, HKD, JPY, CHF and RMB. Opening balance : USD 100 or equivalent in other foreign currency. Account closure fee equivalent to Rp. 50.000,- 	
Time Deposit	Indonesian Rupiah Time Deposits <ul style="list-style-type: none"> Minimum placement : Rp. 20.000.000,- Tenor : 1, 2, 3, 6 and 12 month(s) Foreign Currency Time Deposits <ul style="list-style-type: none"> Currency availability : USD, GBP, SGD, AUD, NZD,CAD, EUR, HKD, JPY, CHF and RMB. Minimum placement equivalent USD 2,000. Tenor : 1, 2, 3, 6 and 12 month(s), availability tenor is depending on the Time Deposit's currency. Early break fee <ul style="list-style-type: none"> 1 - 3 month(s) : 1% 6 months : 2% 12 months : 3% There is no interest paid for early break 	
ATM Cash Withdrawal Fee	<ul style="list-style-type: none"> Rp. 30.000,- for every cash withdrawal via PLUS network. Free of charge up to 30 transactions / month (including cash withdrawal, transfer, and balance Inquiry transactions) via ATM Bersama. For the following transaction, you will be charged Rp. 7.500,- per transaction. 	
Other Fees	For more information about other fees related to our banking services, please refer to Tariff and Charges document in our website.	

HSBC Premier Account

Summary of Key Terms		Reference
Account Operation and Account Service	<ul style="list-style-type: none"> You must ensure that sufficient fund will always available in your account for any issued cheque or bilyet giro to avoid yourself from being included into Bank Indonesia Black List. Any loss or fraudulent use of any HSBC's bank instrument to access the account must be immediately reported HSBC. Account statement must be carefully examined and any error or discrepancies must be immediately notified to HSBC. 	Terms and Condition
Joint Account	Joint Account holders shall be jointly and severally liable for all liabilities incurred on the account(s) related to the services and terms and condition.	
Collection and Use of Your Information	<ul style="list-style-type: none"> Under a strict code of secrecy and security and for permitted purposes, HSBC will collect, use and disclose information on customer, its representatives and connected persons. HSBC shall at all times comply with any regulatory and legal obligations, including those concerning tax (among others FATCA) and those designed to combat financial crime in various countries where HSBC Group operates. Related to FACTA (a tax regulation of the US), HSBC must obtain certain tax document from customers to determine their tax status under the FATCA regulation. If customer fails to provide such documents, HSBC will not able to provide any banking services to the customer. 	
Changes in Terms and Condition	Every changes in Terms and Condition will be notified to you, 7 (seven) business days before the effective date.	
Product and/or Service Offer	You allow us to offer our products and services through your phone, address or e-mail.	
Termination of Service	If not regulated specifically in any related specific terms and conditions, we may terminate the provision of any service to you at any time and for any reason whatsoever within 3 (three) business day following a written notification to you.	

HSBC Premier Account

Summary of Key Terms		Reference
<p>Indonesian Deposit Insurance Corporation ("LPS")</p>	<p>The eligibility of a deposit to be covered by the deposit guarantee program managed by LPS depend on the maximum guaranteed amount of deposit (stipulated by LPS) and effective interest rate of such deposit. If at any time, the effective interest rate of a deposit is above the maximum interest rate deem reasonable from time to time by the LPS for the purpose of the deposit guarantee program ("Maximum Interest Rate"), then such deposit would not be eligible to be covered by the deposit guarantee program and if the effective interest rate at any time is at or below the prevailing Maximum Interest Rate, then the Deposit would again be covered by the said program.</p>	Terms and Condition
<p>PIN (Personal Identification Number)</p>	<ul style="list-style-type: none"> You are fully responsible for the security and strict confidentiality of your PIN. You should not keep any written record of your PIN. You must report to us immediately if you believe that your PIN has been known to or fallen into the hands of an unauthorized person. 	

We value your comments

If you would like to give us your feedback or comment, please contact us through one of these channels:

- Online : submit your comments via hsbc.co.id (customer feedback)
- HSBC Premier Call Center: (021) 500 700
- Visit our nearest branch