



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

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*Forum for Expatriate Management awards (APAC Region)

**Forum for Expatriate Management awards (EMEA Region)



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Prosper with the help of our specialist expat banking service

As an expat, you look to embrace every opportunity for professional and personal development that life offers.

And your time is increasingly precious to you as your work, financial and family commitments grow.

You may find tax returns a tedious and time-consuming job and that you are traveling overseas more frequently.

We provide a wealth of insights and tools online to help you and your family make more informed decisions during your life abroad. You will also be able to check local tax regulations online and EY* can provide a single point of contact to co-ordinate the completion and filing of all your worldwide tax returns.

Our complimentary worldwide travel advice and safety services are designed to protect you and your family wherever you may be.

Should you be planning to move again in the near future, our country guides and Expat Explorer survey tools can give a valuable insight into expat life in other parts of the world. And when you've chosen your next destination, we may be able to set up accounts before you arrive.



*Formerly known as Ernst & Young. Please note that HSBC Expat customers are under no obligation to use EY for International Tax Advice.

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.



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A banking relationship that joins your financial world together

Our banking service joins your financial world together when you have interests in different countries and currencies.

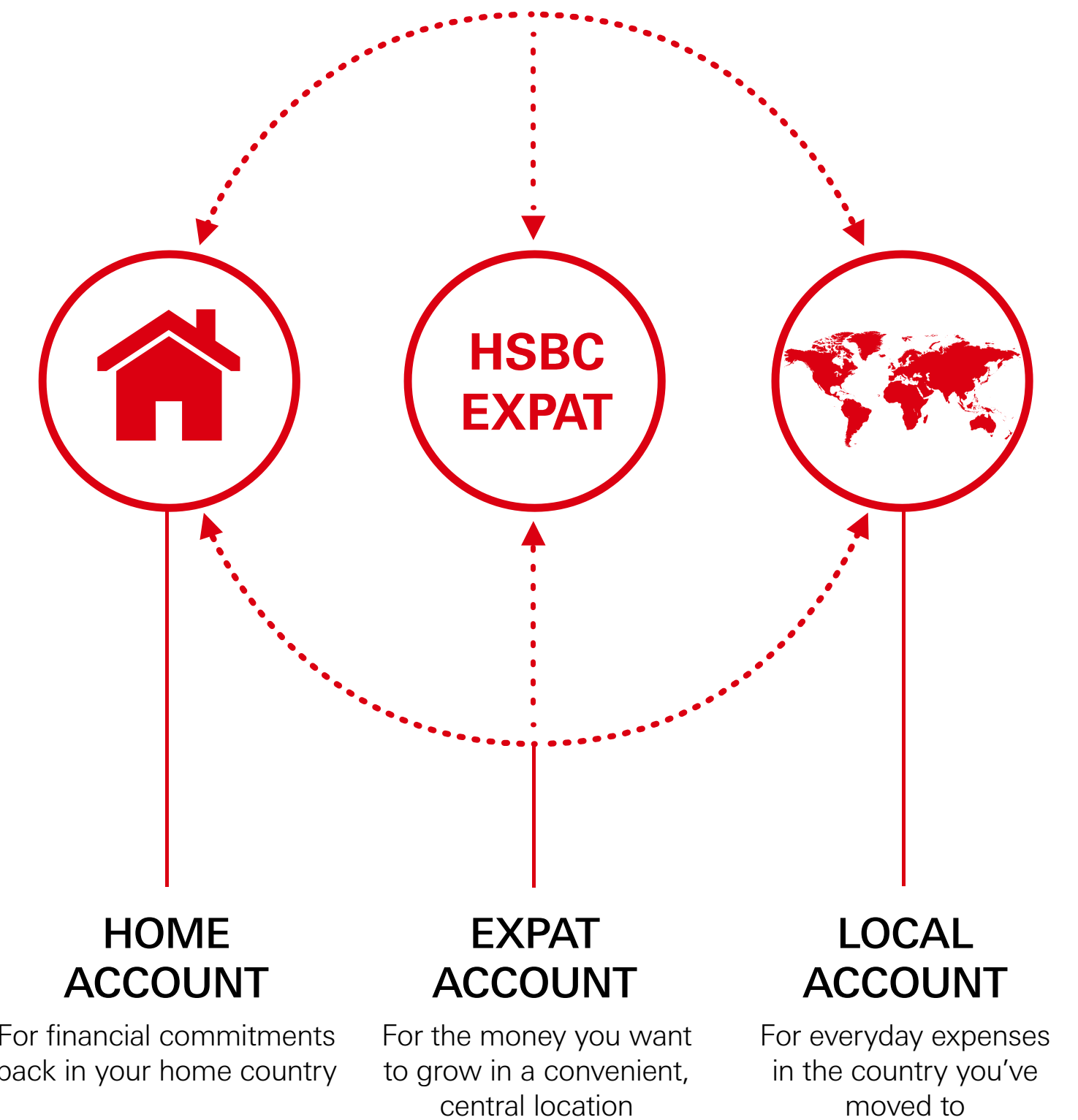
Opening an account with us will give you a valuable connection between the life you've established abroad and your finances in other parts of the world. It's the one banking relationship you know you'll always have as an expat, no matter how many times you move in the future.

Our Customer Services team and Relationship Managers really understand the ups and downs of life abroad. Often expats themselves, they will support you at every stage of your expat journey, for as long as it lasts.

Our people can also introduce you to Wealth Managers who can help you focus on your plans to achieve your financial goals, making the most of any additional income you may be earning as an expat.*

You'll always have easy access to your finances, any time you want, with our 24/7 telephone and online banking service.

As part of one of the world's leading international banks, we can also refer you to other Group services and link your HSBC Expat accounts with other eligible HSBC accounts.**



*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.

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

Move forward with your finances

Most expats find their finances become increasingly complex the longer they live abroad. Our specialist services are designed to give you more control.

Click on any ✓ for more information on the chosen service.

Stay connected to your money

- ✓ **A great choice of savings accounts** featuring instant access and fixed term accounts in up to 19 currencies
- ✓ **Bank accounts** available in sterling, US dollars and euro
- ✓ **Anytime banking** with 24/7 telephone banking, online banking and a mobile banking app
- ✓ **Foreign exchange services and dedicated app** for live market news and insights, setting up limit orders and moving money internationally
- ✓ **Specialist lending solutions** including mortgage services if you're looking to buy or remortgage a property in the UK while you're living overseas*
- ✓ **Little Expat** our savings account that allows you to save for your children's future

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 to 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
- ✓ **International account opening** when you know where you're moving next
- ✓ **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

*Your property may be repossessed if you do not keep up repayments on your mortgage. All mortgages are subject to status and eligibility criteria. **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.

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Make the most of your time abroad

Whether you want to know more about the country you live in, you'd like to compare your experiences with other expats, or you're planning another move in the future, we have a wealth of valuable insights to share with you.



Expat Explorer survey

Every year we ask thousands of expats to tell us about life in the country they've moved to. Their answers give us fascinating insights into what it's like to live, work and raise a family abroad.

Expat Explorer community

Through our thriving communities on Twitter and Facebook, you can find and share tips and insights into life abroad. You can also use the networks to talk to other expats that share your lifestyle.*



expat.hsbc.com



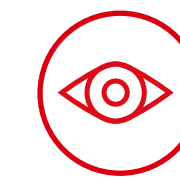
@HSBC_Expat



@HSBCExpat

Expat families

If you're raising a family while you're overseas, we've identified some of the most common challenges you'll face, along with the many benefits your children will enjoy.



[Click to read and watch:
Raise children abroad](#)

Country guides

From education, healthcare and the cost of living to culture changes and finding a new home, our country guides are packed with information to help you plan your move.

[Find out more >](#)

*Not all social media channels are available in every country. Please check local restrictions before trying to access. HSBC Expat has no control over the contents of Twitter or Facebook and is not liable for your use of them.

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Two more good reasons to open an expat account with us

An award-winning service

Our long-term commitment to helping expats make the most of their move abroad has been recognised through many respected industry awards. Here are some of the most recent awards received for our expat banking and support services:

- ◆ Banking, Tax or Financial Services Innovation (2019)*
- ◆ Expatriate Banking and Financial Services Innovation (2018-2019)**
- ◆ Thought Leadership award for Expat Explorer survey (2017)**
- ◆ Expatriate Banking Service of the Year for four years running (2013-2016)**



A secure location for your money

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.

[Find out more about Jersey >](#)



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Discover a world of new opportunities



You're only a few steps away from enjoying all the benefits of expat banking.

You can start right now by clicking the link below. You'll find guidance notes to help you complete your application form online, before printing and sending it to us with the other documentation required.

Take your first step today

[Apply online >](#)



Get in touch

If you have any questions about the application process, or our expat banking services, you can call our Customer Services team who are here to help any time.



+44 1534 616055

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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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 OC300001 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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Deposits made with HSBC Expat are not protected by the rules made under the UK's Financial Services and Markets Act 2000 for the protection of retail clients, including the UK Financial Services Compensation Scheme and the UK's Financial Ombudsman Service and are not protected deposits under the Hong Kong Deposit Protection Scheme and are not protected by such scheme. However, HSBC Bank plc, Jersey Branch is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000.

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 or on request. Copies of our Banking Terms of Business are available on request or at 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.

