

Your more



unique banking  
experience



HSBC

Premier



## Important Notice

HSBC Bank Australia Limited (“**HSBC**”) has made changes to the

Premier Service Guide Booklet. The updated Booklet is dated 11 April 2024,  
and applies to new Premier customers from 11 April 2024.

For existing customers who’ve had their Premier status prior to 11 April 2024,  
please click on the link below which will direct you to the previous HSBC Australia

[Premier Service Guide.](#)



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# Supporting you for success

Our service to you starts here in Australia and extends to wherever you are in the world.

## **Always there,** wherever and whenever you need us

Wherever life takes you, access our banking support and services from anywhere in the world:

- A specialist team of Premier bankers.
- Global View gives you a single view of all your HSBC accounts globally.
- Global Transfers offers instant, fee-free\* international fund transfers between your HSBC accounts.
- The 24-hour HSBC Premier Service Centre provides preferential access.
- Automatically qualify for HSBC Premier status in all markets# where you bank with HSBC (when you meet the minimum requirements in your home market).
- International account opening before you arrive at your new destination at no charge.
- Access to over 350 HSBC Premier Centres worldwide<sup>1</sup>, providing specialist services to meet your overseas banking needs.
- Emergency cash up to USD2,000 can be arranged at any HSBC branch worldwide<sup>2</sup>.

\*Other banking services fees and charges may apply.

#Markets where HSBC Premier is available, subject to terms and conditions in the local market.



## Premier eligibility

Make the most of a world of benefits. Dedicated support and global access.

## Gaining and retaining Premier status

You can access exclusive HSBC Premier benefits provided you satisfy the following:

- “Premier balance” qualification – a minimum combined balance of AUD150,000 equivalent in an HSBC Australia transaction, savings\* or HSBC Invest account<sup>18</sup>. Excluding balances held in an HSBC Offset Savings, Home loan Transaction (Non Offset) or an HSBC home loan account.

**or**

- “Premier money in” qualification – a minimum of AUD9,000 per month into an HSBC Australia transaction or savings account<sup>^</sup>. It excludes funds deposited in foreign currency and funds transferred from another HSBC Australia account, including from another HSBC customer.

**and**

- Holding an HSBC Everyday Global Account<sup>+</sup> which you must maintain.

Premier customers (excluding International Premier, Commercial Relationship, Global Private Banking Clients and children of HSBC Premier customers holding Premier Children’s Savings Account)<sup>#</sup> must continue to meet the Premier eligibility criteria.

If you fail to meet the criteria for 6 months consecutively then your Premier status will be removed.

You will receive notifications from HSBC in advance of your Premier status being removed to give prior warning.

If you are **not** a Premier customer but meet the Premier qualifying criteria for 6 consecutive months then you may be upgraded to Premier status. This comes at no cost and you will have access to the Premier benefits outlined in this Premier Service Guide.

You will receive notifications from HSBC in advance of your status being upgraded to Premier.

\*Savings held in foreign currency contributes to the AUD150,000 in savings criteria. HSBC has discretion to determine the AUD equivalent foreign currency amount based on HSBC Australia’s currency exchange rate calculation.

<sup>^</sup>This includes funds paid into any HSBC Australia transaction account, savings account, mortgage offset account or home loan account (i.e. Home Value, Home Smart, Home Equity and Standard Variable Rate).

<sup>#</sup>If you are a HSBC International Premier customer you can request Premier status in Australia by providing evidence of your Premier status in another country. If you are an executive with one of our Commercial Banking clients you can request Premier status by providing evidence that you are a Commercial Banking client executive.

If you are a Private Bank client, you can request Premier status in Australia by providing evidence that you are an HSBC Global Private Banking client.

+For existing Premier Cash Management Account holders (Premier CMA), HSBC Australia will grant an exemption from the requirement to open and maintain an HSBC Everyday Global Account to retain Premier status. Please note: Premier CMA has been discontinued and is no longer available to new customers.



# Benefits

As an HSBC Premier customer, enjoy our prestigious local banking products and services.

## The **HSBC Everyday Global Account\***

It is an all-in-one everyday transaction account allowing you the option to hold single or a combination of foreign currency accounts under a single account number with a Visa Debit Card. This account is ideal for anyone wanting:

- **Everyday banking.** Pay bills and deposit your salary with no monthly service fee<sup>3</sup> and no HSBC ATM<sup>14</sup> or purchase fees anywhere in the world. Plus, if you deposit AUD2,000 or more into your account each month, earn 2% cashback<sup>4</sup> on eligible purchases under \$100 when you tap and pay using Visa payWave, Apple Pay or Google Pay<sup>TM5</sup>.
- **Foreign currency.** Buy, hold, transfer and spend in up to 10 currencies in your account<sup>6</sup>. Transfer between currencies at HSBC Real Time Exchange Rates<sup>16</sup> 24/7 to make the most of currency movements as they occur.



∞ Currency restrictions apply

- **Shopping and travel.** Pay like a local online or instore in foreign currencies anywhere in the world with no international purchase fees.

\*The HSBC Everyday Global Account is available to all HSBC customers. Please refer to the [Transaction and Savings Account Terms and Financial Services Guide](#) and the [Personal Banking Booklet](#) for more information.





# Globally connected

Wherever you find yourself,  
you're connected. See all your  
linked accounts in one place.  
Make instant transfers when  
you need to.

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## A **Global View** of all your accounts

Wherever you find yourself in the world, you're globally connected with HSBC Premier. With Global View, see all your HSBC bank accounts in various currencies and countries in one place. When you want to make instant international transfers, do so at no charge with HSBC Premier's Global Transfer feature.

### **Global View\***

- View the balance of all your linked HSBC accounts together on one screen.
- A single Global View log-in showing all HSBC Premier personal accounts across different countries and currencies.
- Enjoy Global View anytime, anywhere with Mobile Banking.

### **Global Transfers**

- Instant transfers between your linked international and domestic HSBC Premier accounts, at no extra charge.
- HSBC Real Time Foreign Exchange Rates<sup>16</sup> on supported currencies, including future dated and recurring transfers<sup>17</sup>.
- Transfer funds 24 hours a day, 7 days a week.
- Generous single transfer limit allows you to transfer larger amounts between your globally linked accounts via the HSBC Online Banking platform.

\*Global Transfer allows instant transfers between your international and domestic HSBC Premier accounts, at no extra charge. Global View and Global Transfers is not available in all markets.



# Premier World Mastercard

The HSBC Premier World Mastercard®. Live a more rewarding life with the choice of two great rewards programs.

## HSBC Premier World Mastercard

- Earn rewards points with your choice of two different rewards programs:
  - HSBC Rewards Plus** – \$0 annual fee, earn 1.5 HSBC Rewards Plus points for every \$1 spent on eligible purchases, up to \$120,000 annually<sup>10</sup>. Redeem on a range of shopping, travel, merchandise rewards or transfer points to leading airline reward programs including Asia Miles and Singapore Airlines' KrisFlyer.
  - Qantas Rewards** – \$0 annual fee, earn 1.5 Qantas Points for every \$1 spent on eligible purchases up to \$120,000 during the first 12 months of your account and 1 Qantas Point for every \$1 spent on eligible purchases up to \$120,000 in subsequent years<sup>12</sup>. Earn Qantas Points<sup>12</sup> on your eligible spend to redeem for flights, hotels, shopping, gift cards and more via the Qantas Frequent Flyer program. Also enjoy complimentary Qantas Frequent Flyer membership<sup>11</sup>.
- Complimentary insurance cover<sup>13</sup>

Enjoy Domestic and International Travel Insurances with Rental Vehicle Excess Insurance in Australia, Transit Accident Insurance, Extended Warranty Insurance, and Purchase Protection Insurance.

Cover for claims relating to Covid-19 may be available under selected International travel insurance benefits<sup>19</sup>.
- Complimentary airport lounge passes<sup>20</sup>

Travel in style with 2 airport lounge passes every year with Mastercard Travel Pass, provided by DragonPass.
- Enjoy the simplicity and convenience of Mobile Payments<sup>5</sup>, including Apple Pay and Google Pay™ on all HSBC cards†.
- Additional credit cardholders at no extra cost<sup>^</sup>.
- Visit [mastercard.com.au/world](https://www.mastercard.com.au/world) to be the first to know about the latest offers.

For more information go to [hsbc.com.au/premier](https://www.hsbc.com.au/premier)

Minimum credit card limit of \$10,000<sup>9</sup>. \*Eligibility criteria and conditions apply available at [hsbc.com.au](https://www.hsbc.com.au). † Excludes Corporate cards. ^Other fees and charges apply.



## Further benefits

We want you to be more comfortable, wherever you choose to live or invest in property.

## HSBC Home Loan Package discount for Premier customers

As a Premier customer, you can enjoy a discounted HSBC Home Loan Package fee.<sup>^</sup> With the HSBC Home Loan Package you can also benefit from a discounted interest rate and a waiver of the settlement, establishment and valuation<sup>7</sup> fees on some of our most popular home loans<sup>8</sup>.

HSBC Home Loan Package available with new borrowings to HSBC of \$150,000 or more on loans offered as part of the package.

Discounted annual package fee<sup>^</sup> is available while you remain an HSBC Premier customer and otherwise reverts to the standard package fee at the time of annual fee charge.

<sup>^</sup>HSBC Premier customers will receive a 50% discount on the HSBC Home Loan Package annual fee as set out in the [Home Loan Terms](#). Premier eligibility criteria applies.

## Additional benefits you will get as an HSBC Australia customer

In addition to the HSBC Premier benefits above, as an HSBC Australia customer you will also enjoy, depending on what account you have:


- Unlimited fee free withdrawals.
- No ATM fees\* charged from HSBC Australia and across the HSBC Group (except Argentina, France, Greece, Malta, Mexico and Turkey)<sup>14</sup>.
- Assistance with accessing credit in overseas countries.
- HSBC Rewards Plus program (available on some HSBC credit cards).
- The 24-hour HSBC Premier Service Centre provides preferential access.
- Access to HSBC Markets Desk, a dedicated team of FX Specialists, to support and discuss your FX needs and trades over the phone<sup>15</sup>.

Take control of your investments with a trusted global leader in banking. Become accredited with HSBC as a sophisticated investor to access insights and investment opportunities exclusive to HSBC Accredited Investor clients. For more information, refer to [hsbc.com.au/investments/accredited-investor/](https://hsbc.com.au/investments/accredited-investor/)


<sup>\*</sup>Available on Everyday Global, Premier Children's Savings and Premier Cash Management Account.

# Accessing Premier

The following three examples show how joint customers can obtain Premier status by regular monthly deposits across accounts.

Joint customer – Premier qualification example – Regular Money In \$9,000+ across accounts held individually or jointly				
Customer	Account Type	Total deposits in the month	Total Premier qualifying deposits	Qualified for Premier
Customer C & Customer D	Joint	\$2,000	<b>\$2,000</b>	<b>X</b>
Customer C	Sole	\$3,000	\$3,000 (sole) + \$2,000 (joint) = <b>\$5,000</b>	<b>X</b>
Customer D	Sole	\$9,000	\$9,000 (sole) + \$2,000 (joint) = <b>\$11,000</b>	 (based on \$9k in sole a/c)

In this example Customer D would qualify for Premier status but Customer C would not

Joint customer – Premier qualification example – Regular Money In \$9,000+ across accounts held individually or jointly				
Customer	Account Type	Total deposits in the month	Total Premier qualifying deposits	Qualified for Premier
Customer E & Customer F	Joint	\$4,000	<b>\$4,000</b>	<b>X</b>
Customer E	Sole	\$2,000	\$2,000 (sole) + \$4,000 (joint) = <b>\$6,000</b>	<b>X</b>
Customer F	Sole	\$5,000	\$5,000 (sole) + \$4,000 (joint) = <b>\$9,000</b>	 (based on \$9k in total sole + joint a/c)

In this example Customer F would qualify for Premier status but Customer E would not

Joint customer – Premier qualification example – Regular Money In \$9,000+ across accounts held individually or jointly				
Customer	Account Type	Total deposits in the month	Total Premier qualifying deposits	Qualified for Premier
Customer G & Customer H	Joint	\$9,000	<b>\$9,000</b>	✓ (based on \$9k in joint a/c)
Customer G	Sole	\$0	\$0 (sole) + \$9,000 (joint) = <b>\$9,000</b>	✓
Customer H	Sole	\$0	\$0 (sole) + \$9,000 (joint) = <b>\$9,000</b>	✓

In this example both Customer G & Customer H would qualify for Premier status

Below is an example of how joint customers can obtain Premier Status based on their savings in the account/s.

Joint customer – Premier qualification example – Savings \$150,000+					
Customer	Account Type	Account Balance (Month end)	HSBC Invest Balance (Month end)	Total Premier Qualifying Balance	Qualified for Premier
Customer A & Customer B	Joint	\$50,000	\$0	<b>\$50,000</b>	✗
Customer A	Sole	\$25,000	\$100,000	\$25,000 (sole)+ \$100,000(sole) + \$50,000 (joint) = <b>\$175,000</b>	✓ (based on >\$150k in sole + joint a/c)
Customer B	Sole	\$75,000	\$0	\$75,000 (sole) + \$50,000 (joint) = <b>\$125,000</b>	✗

In this example customer A would qualify for Premier status but customer B would not





# Important information

We're here to support your individual needs. Tailoring services and support around your personal banking needs.

## **Fees and charges**

Fees and charges for HSBC Premier are contained in the applicable product terms and conditions.

## **Variation**

Where we change or withdraw the HSBC Premier benefits, features, eligibility criteria, or preferential pricing which may disadvantage you, will give you 30 days notice in writing\*.

## **Termination of HSBC Premier agreement and removal of Premier benefits**

You will not be eligible for HSBC Premier if:

- we inform you that you are not eligible anymore; or
- you have breached any part of the HSBC Premier Terms and Conditions; or
- we do not offer HSBC Premier anymore.

You can cancel your HSBC Premier status by notifying us<sup>^</sup> and we will process the request.

Following termination of the HSBC Premier agreement and despite holding Premier branded products, you will not receive Premier benefits as prescribed in this Premier Service Guide.

If you hold a Premier Cash Management Account (Premier CMA), you can continue to hold this account and use the linked Premier Visa Debit Card.

If you have a Premier World Mastercard, you can continue to use this credit card and maintain the benefits associated with your card (until further notice).

If you hold a Premier branded Everyday Global Visa Debit Card, you can continue to use the card until expiry or until the new Everyday Global Visa Debit Card is issued.

\*For more information regarding notices, refer to the [HSBC Personal Banking Booklet](#)

<sup>^</sup>Your first point of contact is your HSBC Premier bankers who will be on hand to assist you with your banking needs and can talk you through your HSBC Premier benefits. Alternatively, please either visit a HSBC branch or contact the 24-hour HSBC Premier Service Centre 1300 301 168 (within Australia) or (+61 2) 9005 8192 (if calling from outside Australia)

# Premier terms and conditions

Eligibility criteria and the HSBC Premier Terms and Conditions apply. The HSBC Premier benefits, features and eligibility criteria set out within this brochure are current as at 11 April 2024.

1. As well as over 350 HSBC Premier Centres, there are around 8,500 HSBC service points around the world.
2. You may request up to USD2,000, and further amounts may be made available upon application, assessment and approval by HSBC. Funds will only be provided in countries where HSBC is located and where you present adequate identification (such as your Passport, HSBC Premier World Mastercard® or HSBC Premier branded Everyday Global Account or HSBC Premier Visa debit card). You can request advance information about any fees, charges and interest that may apply. HSBC will only advance these funds if the laws of the country you're in allows us to do this, and will be subject to your HSBC product terms and conditions.
3. Other banking services fees and charges may apply. Eligibility criteria, exclusions and terms and conditions apply.
4. You will earn 2% cashback on eligible purchases under \$100 when you tap and pay with Visa payWave, Apple Pay or Google Pay™. This will be paid into your Everyday Global Account with the maximum cashback you can earn being \$50 per calendar month. Eligible purchases must be made in Australian Dollars and where the merchant or its financial institution/ payment processor is registered in Australia. Purchases which are excluded for cashback include business, gambling and government transactions (including public transport). For full exclusion list, refer to the HSBC Transaction and Savings Account Terms.
5. Terms and conditions apply to the use of [Apple Pay](#) and [Google Pay](#). Excludes HSBC Corporate Cards.
6. Terms & conditions apply. Refer to [hsbc.com.au/accounts/products/everyday-global](https://hsbc.com.au/accounts/products/everyday-global) for more information.
7. Standard valuations only.
8. Eligible loans are Standard Variable Rate, Home Equity, Home Smart, Fixed Rate and Construction
9. HSBC Premier World Mastercard® is based on a credit limit of \$10,000. HSBC Lending Criteria Applies.
10. HSBC Rewards Plus points are earned in accordance with and are subject to the [HSBC Premier World Mastercard - Rewards Plus Terms and Conditions](#). HSBC Rewards Plus points will no longer accrue when the total value of your eligible purchases reaches \$120,000 in each 12-month period starting from your account opening date. HSBC Rewards Plus points previously earned are subsequently deducted if there are refunds, reimbursements or chargebacks on your account. No points are earned on interest-free and other special promotions, balance transfers, business expenses, cash transfers, cash advances, fees and charges, any disputed transactions, BPAY® and any government fee or charge.
11. A joining fee usually applies, however HSBC has arranged for this to be waived for HSBC credit card customers opting in to the Qantas Rewards program and who join by visiting [qantas.com/hsbcjoin](https://qantas.com/hsbcjoin).
12. For newly issued HSBC Premier World Mastercard credit cards with Qantas Rewards, a promotional earn rate applies for the first 12 months from your account opening date. In addition to earning 1 Qantas Point per \$1 spent on eligible purchases, you will earn an additional 0.5 Qantas Points per \$1 spent on eligible purchases processed within the first 12 months of your account opening date. That is, you will earn 1.5 Qantas Points for every \$1 spent on eligible purchases for the first 12 months from your account opening date. After the first 12 months from account opening, you will earn 1 Qantas Point per \$1 spent on eligible purchases. Qantas Points will no longer accrue when the total value of your eligible purchases reaches \$120,000 in each 12-month period commencing from your account opening date. Qantas Points previously earned are subsequently deducted if there are refunds, reimbursements or chargebacks on your account. This promotional earn rate offer is limited to new applicants only. Existing HSBC customers transferring from another HSBC credit card or customers who have held a HSBC Qantas Points earning credit card within the previous 12 months from the application date are ineligible for this offer. We reserve the right to end this offer at any time. Qantas Points are earned in accordance with and are subject to the [HSBC Premier World Mastercard - Qantas Rewards Terms and Conditions](#). No points are earned on interest-free and other special promotions, balance transfers, business expenses, cash transfers, cash advances, fees and charges, any disputed transactions, BPAY® and any government fee or charge. You must be a member of the Qantas Frequent Flyer program and provide your valid membership number to HSBC to earn and redeem points. A joining fee usually applies, however HSBC has arranged for this to be waived for HSBC credit card customers opting in to the Qantas Rewards program and who join by visiting [qantas.com/](https://qantas.com/)

[hsbcjoin](#). Membership, and the earning and redemption of points is subject to the terms and conditions of the Qantas Frequent Flyer program available at [qantas.com/terms](https://www.qantas.com/terms).

13. Complimentary Insurance covers: AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 trading as Allianz Global Assistance (AGA) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708, has issued a group policy to HSBC Bank Australia Limited ABN 48 006 434 162 AFSL and Australian Credit Licence 232595 (HSBC), which allows eligible HSBC account holders and cardholders to claim under the group policy as third party beneficiaries by operation of s48 of the Insurance Contracts Act 1984 (Cth). Any advice on insurance is general advice only and not based on any consideration of your objectives, financial situation or needs. The eligibility criteria, terms, conditions, limits and exclusions of the group policy are set out in the Information Booklet available at [hsbc.com.au/credit-cards/terms/](https://hsbc.com.au/credit-cards/terms/) which may be amended from time to time. Consider its appropriateness to these factors before acting on it. You can contact AGA on 1800 648 093. An excess may apply. HSBC does not issue these insurances and does not receive commissions on these policies or guarantee any benefits under this cover.
14. Non-HSBC branded ATMs and HSBC Group ATMs in Argentina, France, Greece, Malta, Mexico and Turkey may charge an ATM operator fee for withdrawals or balance enquiries at their ATMs.
15. Minimum Markets Desk foreign exchange trades apply or as accepted by the Bank. For more information, refer to [hsbc.com.au/foreign-exchange/fx-service/](https://hsbc.com.au/foreign-exchange/fx-service/)
16. Terms & conditions apply. Refer to [hsbc.com.au/foreign-exchange/international-transfers/](https://hsbc.com.au/foreign-exchange/international-transfers/) for more information.
17. The exchange rate applied to future dated and recurring transfers using Global Transfer is the exchange rate applicable on the day the transfer is processed.
18. HSBC Invest is a service provided by Third Party Platform Pty Ltd ("TPP") ABN 74 121 227 905 AFSL No. 314341, a wholly owned but non-guaranteed subsidiary of Bell Financial Group Ltd (ASX:BFG), at the request of HSBC Bank Australia Limited ABN 48 006 434 162 AFSL 232595 ("HSBC"). TPP is a Participant of the ASX Limited Group and a Trading Participant of Cboe. For a copy of the terms and conditions relating to the HSBC Invest service and the Financial Services Guide for TPP, please contact us on 1300 782 811. Neither TPP nor HSBC are representatives of each other. To the extent permitted by law, HSBC will not guarantee or otherwise support TPP's obligations under the contracts or agreements connected with the HSBC Invest service. HSBC receives a commission from TPP for each client referral provided to TPP. TPP and HSBC do not provide investment advice in relation to HSBC Invest. You should consider your own financial situation, particular needs and investment objectives before acting on any of the information available on this website. HSBC does not guarantee or accept liability for any products offered by TPP.

HSBC Invest was previously known as "HSBC Online Share Trading". HSBC and TPP may continue to refer to HSBC Online Share Trading in certain documents for a period of time.

19. If during the period of your cover, you (and your spouse/dependents, if they're eligible for cover) are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic (such as COVID-19) cover may be available under selected International Travel Insurance benefits. The eligibility criteria, terms, conditions, limits and exclusions of the group policy are set out in the Information Booklet available at [hsbc.com.au/credit-cards/terms/](https://hsbc.com.au/credit-cards/terms/)
20. As a primary HSBC Premier World Mastercard cardholder, you are entitled to two complimentary airport lounge passes each calendar year with Mastercard Travel Pass provided by DragonPass. Complimentary airport lounge passes will renew on 1 January and expire at 23:59 on 31 December each year. Each lounge pass is admission for one person and can either be used by the primary cardholder or a guest. The guest must accompany the primary cardholder and cannot access the airport lounge on their own. Additional guests or visits beyond the two complimentary airport lounge passes per calendar year will be charged 32 USD per person to the HSBC Premier World Mastercard. Overseas transaction fees may apply. Airport lounge visit prices are subject to change. Your access to the program may be blocked if your primary account is closed, in arrears, reported lost or stolen, closed or has been blocked by us for any reason. For more information on the program, a full list of terms and conditions is available at [mastercardtravelpass.dragonpass.com/terms-and-conditions](https://mastercardtravelpass.dragonpass.com/terms-and-conditions) and Frequently Asked Questions are available at [mastercardtravelpass.dragonpass.com/faq](https://mastercardtravelpass.dragonpass.com/faq). To gain access to participating airport lounges, you must first register your HSBC Premier World Mastercard in the Mastercard Travel Pass app or at [mastercardtravelpass.dragonpass.com](https://mastercardtravelpass.dragonpass.com), generate a membership QR code and present this along with your boarding pass for validation. Access to airport lounges is subject to availability. To redeem other offers including dining benefits, please visit the Mastercard Travel Pass app or [mastercardtravelpass.dragonpass.com](https://mastercardtravelpass.dragonpass.com) to select your preferred offer and generate an offer QR code. Present the offer QR code to the staff at the participating restaurant to redeem the offer. Offers may vary by location.

## Get in touch

**Visit** any HSBC branch

[hsbc.com.au/branch-finder/](https://www.hsbc.com.au/branch-finder/)

**Call** 1300 131 605 or +61 2 9005 8114 (overseas),

Monday – Friday, 8am – 8pm (AEST)

**Apply online** [hsbc.com.au/premier](https://www.hsbc.com.au/premier)