

Detailed Terms & Conditions for Global Private Banking**Global Private Banking Eligibility criteria:**

Global Private Banking customers are required to maintain a minimum Total Relationship Balance (TRB) of USD 2 Million (or equivalent in INR). We will give you notice of any change in the TRB by displaying on our official website or branches or by any other method as we may determine.

- The TRB shall include the following: Deposits (both local and foreign currency): Current accounts, savings, and deposit accounts.
- Investments¹ market value.
- Total paid-up life insurance¹ premium for policies in force.
- Market value of demat holdings in the depository account held with the Bank.

Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST, and Cess as applicable or Inter-State GST, as applicable, would apply on our fees and charges.

¹Disclaimer for investment and insurance:

- The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) currently offers investment products from third party entities registered and regulated in India. Investments are subject to prevailing market conditions/external factors. Mutual Funds are subject to market risks. Please read the Statement of Additional Information (SAI)/Key Information Memorandum (KIM)/Scheme Information Document (SID) and addendums carefully before investing.
- Insurance is the subject matter of solicitation. HSBC India having its registered office at 52/60, M. G. Road, Fort, Mumbai - 400 001, is the Corporate Agent (Registration No.: CA0016) of Canara HSBC Life Insurance Company Limited (IRDAI Regn.No.136) having its head office at 139P, Sector 44, Gurugram - 122003, Haryana (India). HSBC India does not underwrite the risk or act as an insurer. Purchase of any insurance products by a bank's customer is purely voluntary and is not linked to availment of any other facility from the Bank. The contract of insurance is between the insurer and the insured and not between the Bank and the insured. For more details on risk factors, terms and condition, please read the sales brochure carefully before concluding a sale.
- The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) is a distributor of select mutual funds and a referrer of other investment products from third party entities registered and regulated in India.
 - Fund investments are subject to market risks, read all scheme related documents carefully.
 - HSBC India does not distribute investment products to those persons who are either the citizens or residents of United States of America (USA), Canada, Australia or New Zealand or any other jurisdiction where such distribution would be contrary to law or regulation.

- ²500+ funds include both Whitelist and Non-Whitelist funds. Whitelist Funds (WL) are mutual funds which have undergone internal assessments by HSBC India and accorded specific Product Risk Ratings. Such funds are offered to customers to invest, both pursuant to investment planning discussions and on a 'Do It Yourself' basis, without any recommendation or advice from HSBC India. Non-Whitelist Funds (NWL) are mutual funds which are available to customers to invest only on a 'Do It Yourself' basis on our online platform, without any recommendation or advice from HSBC India. HSBC India has not accorded specific Product Risk Ratings to these funds. View the complete list of Whitelist Mutual Funds [here](#) and Non-Whitelist Mutual Funds [here](#).
- ³Referral shall be made on request

Disclaimers for Financing solutions:

- ⁴Please speak to your Relationship Manager for more offer details and T&Cs
- All loans are subject to Terms and Conditions and are at the sole discretion of The Hongkong and Shanghai Banking Corporation Limited, India (HSBC). Currently Home Loan is available to applicants and for properties in and around the city limits of (sourcing cities) Mumbai, New Delhi, Gurgaon, Noida, Bengaluru, Pune, Chandigarh, Jaipur, Ahmedabad, Chennai, Hyderabad, Kolkata, Kochi and Coimbatore; and are subject to change from time to time.

⁵Refer to the latest guidelines on limits and taxes applicable for LRS on www.rbi.org.in

⁶Most HSBC to HSBC transfers are fee-free, but some intermediary banks may charge fees. You can see an estimate of the applicable fees when you review your transfer. The actual amount is subject to the intermediary bank and will be debited after you've confirmed your transfer. Some banks may charge for incoming international transfers. Your payees will need to check with their banks on these charges as they vary and will be debited from the payee's account. We are unable to advise you on the fees applied by other banks for payments sent through Global Money Transfers.

⁷HSBC customer understands that tax consultation services is solely provided by EY and not by HSBC. By HSBC's referral to EY, HSBC does not accept any responsibility for tax advice provided by EY and any information acted on by you will be at your own risk. HSBC will not be under any obligation to process all transactions basis advice rendered by EY. Tax rules vary in each country/region. It is important to seek professional advice. It's your responsibility to disclose your income to the authorities in countries/regions where you have tax obligations.

⁸Luxury hotels like Taj, St. Regis, Hyatt, Leela, Hilton, these are subject to additions or changes from time to time.

Global Private Banking General Terms and Conditions

In these terms and conditions, "you/your/customer" refers to you, your joint account holder or your authorised person who are Global Private Banking customers of the Hongkong and Shanghai Banking Corporation Limited, India ("Bank"). In these terms and conditions 'we/us' refers to the Hongkong and Shanghai Banking Corporation Limited. The services we provide to you as a Global Private Banking customer are governed by these general terms and conditions. The terms and conditions governing your account and any other services or products obtained from the Bank shall continue to apply, and these general terms and conditions are in addition to the same. In case of any inconsistency between these general terms and conditions and the terms and conditions governing the accounts and other services or products, these general terms and conditions shall prevail in respect of the services provided to you as a Global Private Banking customer.

As a Global Private Banking customer, you have access to benefits, privileges, and exclusive products. Please contact your dedicated relationship manager for information about the prevailing benefits, privileges, and exclusive products available to you. We may change, add to, or withdraw any of these benefits, privileges, and exclusive products from time to time and give you notice of such change by displaying on our official website or branches or by any other method as we may determine. From time to time, we may introduce you to other Private Banking privileges and service provided by third parties. Any services provided by third parties are subject to their terms and conditions and we will not be liable for any loss you incur in connection with such services.

The Bank will notify you of any changes in these general terms and conditions pertaining to Global Private Banking with prior notice. Your admission to Global Private Banking is at the discretion of the Bank. We may end your Global Private Banking membership at any time and will notify you. You may end your Global Private Banking membership by giving us written notice.

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Terms & Conditions for NRIs

Non-Resident Indian (NRI) account and /or deposits are under the Reserve Bank of India programme for Non-Resident Indians and are governed by the rules in effect from time to time relating to such programmes, are subject to the sovereign risk arising from and governed by the laws of, or any changes to the laws of India.

NRI deposits/ accounts are held with The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) and are not insured by any insurance company or corporation outside India and are payable only at the branch of the Bank in India where the deposit is made.

Approved for issue in the UK by HSBC Bank plc. 8 Canada Square, London E14 5HQ. Deposits/investments made with non-UK members of the group do not benefit from the protection provided under the UK Financial Services and Markets Act 2000, including the UK Financial Services Compensation Scheme.

NRI deposits with the Bank in India are not insured by Federal Deposit Insurance Corporation (FDIC) of the USA, nor by any other insurance company or corporation outside India and are payable only at the branch in India where the deposit is made.

Under current US tax laws, US citizens and residents are subject to tax on their worldwide income. You should consult your tax advisor for the US treatment of income from these deposits.

NRI accounts and services are offered by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India). HSBC India is a branch of The Hongkong and Shanghai Banking Corporation Limited. The Hongkong and Shanghai Banking Corporation Limited has a Representative Office in the UAE licenced by the Central Bank of the United Arab Emirates.

Deposits/accounts held with HSBC India are not protected deposit and are not protected by Deposit Protection Scheme in Hong Kong.

For Residents within Kingdom of Bahrain, we remind you that deposits made with HSBC India do not benefit from the protection provided under the Deposit Protection Scheme established by the Central Bank of Bahrain regulation concerning the establishment of a Deposit Protection Scheme and a Deposit Protection Board.

NRI services are provided by HSBC India. HSBC India is the branch of The Hongkong and Shanghai Banking Corporation Limited and HSBC India is not regulated in Canada. NRI deposits with the Bank in India are not insured by Canadian Deposit Insurance Corporation (CDIC), nor by any other insurance company or corporation outside India and are payable only at the branch of the Bank in India where the deposit is made. You should consult your tax advisor for the Canada treatment of income from these deposits.

Deposits and accounts held with HSBC India are not protected by the Australian Financial Claims Scheme.

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