

For a  
**Life**



Full  
of life



Together we thrive



## Embrace your life full of life

Life is full of responsibilities and choices to make, but also opportunities and dreams to fulfill. HSBC Premier is here to support you with those unexpected decisions life can throw your way and to help you plan for whatever you want your future to bring. So your whole family can thrive and you can embrace your life full of life.

# Welcome to HSBC Premier

Welcome and thank you for choosing HSBC Premier<sup>1</sup>.

Premier is now refreshed with a new look and feel and enhanced features and services, bringing together an extensive range of banking and wealth solutions together with comprehensive international services and a revamped HSBC Premier Miles Credit Card programme to support you embrace your full life.

If you have any further questions, please don't hesitate to contact your dedicated Premier Relationship Manager, Premier contact center 0850 211 0 112 or all HSBC Branches.

## A reminder for being an HSBC Premier customer

HSBC Premier is available if you meet any of the following criteria:

- If you have savings or investments of at least TRY 150.000 with HSBC in Turkey, or
- If you qualify for HSBC Premier in another country.

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# Wealth Management Services

Comprehensive worldwide wealth solutions for you and your family.

## Dedicated Relationship Manager

As a Premier customer, you can rely on your own dedicated Relationship Manager, who'll get to know you and your family and help you achieve your financial goals. You'll also have access to a team of banking specialists who will bring you the best expertise that we can offer.

## Modern Account<sup>2</sup>

Our transactional savings account makes it easy to withdraw and deposit cash when you want with daily interest on your balance in TRY, USD, EUR and GBP.

- Integrated everyday banking

One account for your savings and your money transfers, direct debits and standing orders.

- Transaction alerts

Stay in control with an SMS alert every time a payment leaves your account.

- Bank the way you want

Manage your account online, on-the-phone or in any of our branches.

- Withdraw and deposit cash without worrying about breaking a fixed term deal

- Earn daily interest for your savings.

## Savings and investments

Grow your savings faster with our best interest rates and take advantage of our wealth management services to increase your investments.

- Expert market insights

Our Relationship Managers are supported by a team of wealth and FX strategists.

- Investment bulletins

Daily wealth bulletins on the latest market trends.

- HSBC Investment Line

Our Premier agents are available to help you invest on 0850 211 0 117.

## Investment Products

You can choose the suitable products in accordance with your risk profile within a wide range of HSBC investment products.

- Treasury bills & Government bonds

- Eurobonds

- Local Corporate Bonds and Local Corporate Eurobonds

- Spot and FX Transactions

- Mutual Funds<sup>4</sup>

- Multiple Asset Funds Investing in Different Asset Classes<sup>4</sup>

- OTC Derivatives

- Domestic Stocks<sup>3</sup>

- Futures and Options Market (VIOP) transactions<sup>3</sup>

## Gold Deposit Account<sup>5</sup>

- With HSBC Gold Account, you may buy/sell gold in grams. You may also manage your investments with gold time deposit accounts to benefit from interest income.

- You may easily invest in gold with no risk of theft, loss and fraud; similar to foreign currency exchange transactions.



## Premium Private Pension Plan<sup>6</sup>

Start saving for a comfortable retirement and secure your financial future with a customized Premium pension designed to support your lifestyle.

- **Individually tailored**

Each plan developed in collaboration with Allianz Hayat ve Emeklilik A.Ş.

- **Affordable premiums**

Choose from a wide selection of investments to meet your long term goals.

- **Informed help and advice**

Our pensions experts will take the time to know you and understand your expectations.

Premium Pension Plan offers a wide selection of investments and it is a long term savings plan with an affordable premium, aiming to assist in meeting the financial goals in distant future and retirement.

Setting goals with an informed financial professional, one who takes the time to know your lifestyle and understand your expectations can make all the difference to your retirement outcome.



# International Privileges

Exclusive travel benefits to help you enjoy your global lifestyle

## Global currency accounts

Our global currency accounts let you bank in the currency of your choice, so you can live, work and play abroad with confidence.

- **Fee free banking**

Choose from USD, EUR, GBP, CAD and AUD and use it as your primary account abroad.

- **Fee free cash withdrawals from all ATM<sup>7</sup>**

Withdraw TRY, USD, EUR, GBP, CAD and AUD from all ATMs abroad with no fees and no commission.

- **Fee Free Money Transfers<sup>8</sup>**

Transfer money at home or to HSBC accounts in other countries free of charge.

# HSBC Premier Miles<sup>9</sup>

## Rewards and Privileges

The HSBC Premier Miles Credit Card lets you earn Premier Miles Points at 0.5% on all domestic purchases and double points (1%) on purchases abroad that you can redeem on flights, business or first class ticket upgrades, hotel bookings and tour reservations. You can also use Advance Miles up to TRY 1,000.

- **Exclusive travel discounts**

Valuable savings on flights, airport parking and transfers, car rental, dining and more

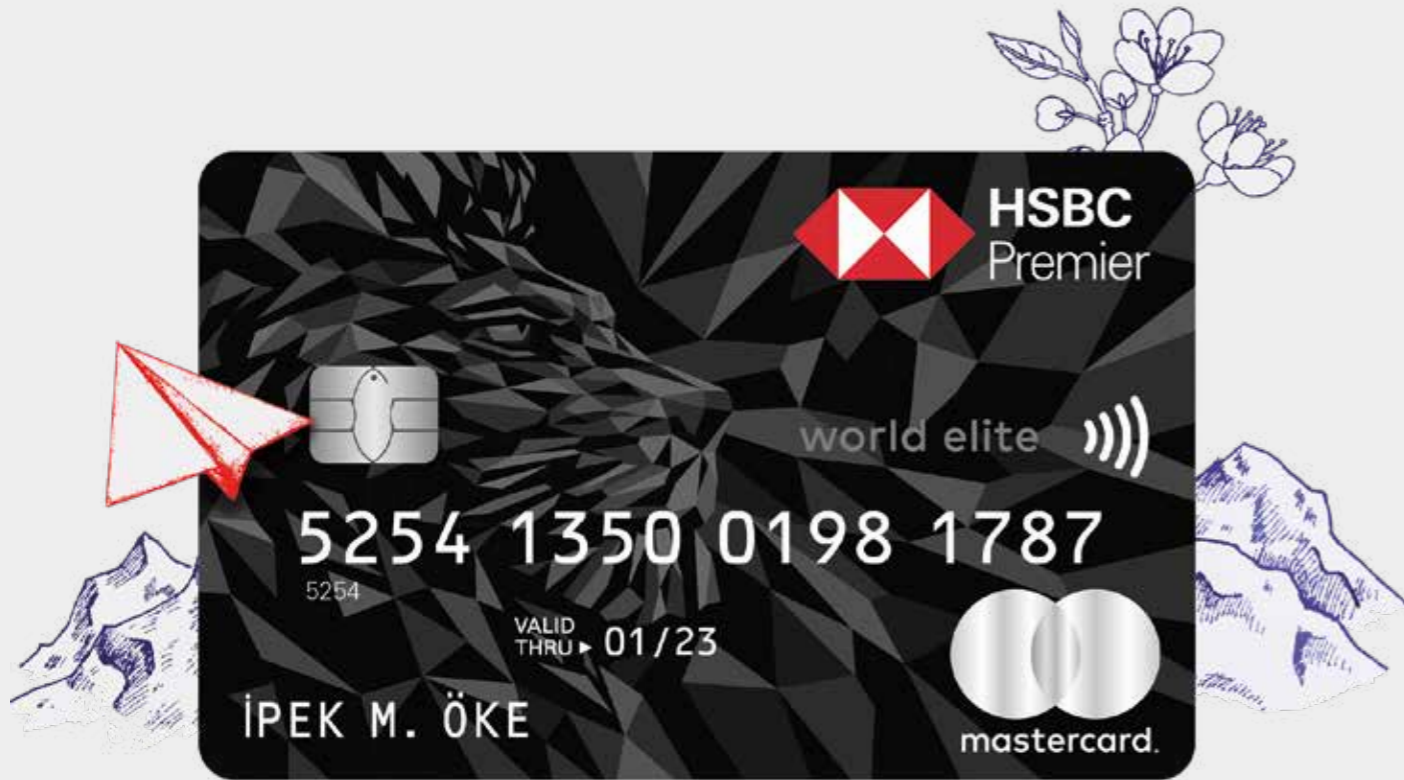
- **50% off airport parking and valet services at** Istanbul, Sabiha Gökçen, Ankara, Izmir, Antalya, Bodrum and Dalaman
- **10% off restaurant** and hotel expenses over TRY 100 abroad
- **0.5 % HSBC Premier Miles** for all domestic purchases and double **Premier Miles (%1)** for all purchases abroad
- **Up to 33% off travel** purchases with Premier Miles
- Advance miles up to **TRY 1.000**
- Up to **25% off domestic transfers** with **PROGO**
- Up to **30% off car rentals** with **AVIS**
- Fee free Priority Pass Card

- **20% off weekend restaurant** bills over TRY 100 in Turkey

Enjoy your domestic restaurant spendings on weekends.

- Interest free instalment payments

Spread the cost of domestic **purchases over 3, 4, 5 or 6 months for free**





# Emergency Recovery Services

As a Premier customer, you can expect priority treatment at HSBC Bank branches all over the world if something goes wrong.

## **Recognition**

International recognition and prioritization as a Premier Customer in all HSBC Branches worldwide.

## **Replacement cards<sup>10</sup>**

Get back on track with our next business day emergency card replacement service.

## **Emergency money**

You can claim up to USD 2.000 emergency funds, with fee free Emergency Encashment service, if you lose your wallet.

## **Worldwide travel insurance**

Protect yourself and your family, wherever life takes you. As an HSBC Premier customer, you could enjoy the benefits of Travel Insurance that is provided by HSBC Premier Credit Card at no extra cost.

## **Personal injury<sup>11</sup>**

Comprehensive cover for medical treatment or getting you back home if needed.

## **Lost/Delayed baggage<sup>12</sup>**

Help to recover or replace your belongings on domestic and international flights.



# Support for Your Family

From planning your child's education to all round family protection

## Global Premier Account

Help your children get the best education if they decide to study overseas. Our Global Premier Account makes life easier for them and gives you more peace of mind.

- **Fee free banking**

Choose from USD, EUR, GBP, CAD and AUD and use it as your primary account abroad.

- **Fee free cash withdrawals from all ATMs**

Withdraw TRY, USD, EUR, GBP, CAD and AUD from all ATMs abroad with no fees and no commission.

- **Fee Free Money Transfers**

Transfer money at home or to HSBC accounts in other countries free of charge.



# Premier Next Generation

## Premier Next Generation

Your dedicated Premier Relationship Manager can help you find the best products and services for you and your family's specific needs.

- Easily manage family finances

View all of your family and joint accounts from all digital channels.

- Share your Premier privileges

Give children aged 18 to 28 their own accounts with Premier privileges and services.

- Premier Cards for younger children

Order secondary debit cards for children over 12 and credit cards for children over 16.

## Education planning

Give your children the best start in life with HSBC Premier.

- Fee free education loan<sup>13</sup>

Take advantage of preferential rates and higher loan limits for school fees and supplies.

- Reference Letter

We will give you a reference to support Visa applications and school registrations.

- Premier Relationship Manager support for wealth management

An accredited and knowledgeable Premier Relationship Manager support you with holistic financial reviews.

## Education Insurance

Ensure your children have the benefit of a full education by covering their study costs if the unexpected happens to you or your family.

- Start planning today

You can buy Education Insurance for children.

- Tailored to your child's needs

Set the benefit in USD or EUR, with payments spread over 5, 8 or 10 years.

- Affordable premiums

Pay in 11 equal installments or make a single payment and enjoy a 6% discount.



# Convenience and Expertise

Providing you with a personally tailored banking experience.

## **Privileged everyday banking**

As an HSBC Premier you can look forward to comprehensive wealth solutions, preferential interest rates and priority treatment on the phone, online or at any of our branches worldwide.

- **Fee free money transfers**

Transfer money within Turkey or to international accounts free of charge.

- **Bank whenever you want<sup>14</sup>**

Manage your money 24/7 online or with HSBC Premier Telephone Banking.

- **Borrow more for less**

Enjoy higher limits and preferential pricing for savings, mortgage and personal loans.



# Premier Credit Card<sup>15</sup>

From the weekly shop to travelling overseas, the HSBC Premier Credit Card can turn your everyday purchases into rewarding experiences.

## Exclusive international travel benefits

Valuable discounts, travel insurance and transfer access and more.

## Interest free instalment payments

Spread the cost of domestic purchases over 3, 4, 5 or 6 months.

## Free additional cards

Order extra HSBC Premier credit and debit cards for family members.

## Other Discounts and Benefits

Order extra HSBC Premier credit and debit cards for family members.

- Up to **25% discount** transfer service with **PROGO**
- Up to **30% discounts** for car rentals with **AVIS**
- Free Priority Pass Card and access to all Priority Pass Lounges for \$ 30
- Personal Accident Insurance, Lost/delayed baggage insurance for domestic and international flights





# Digital Banking

Enjoy a seamless digital banking experience online and on your mobile, with enhanced Mobile app.

- Buy/sell stock and mutual funds

Easily buying and selling stock and mutual funds on digital.

- Trade futures online

Futures transactions via internet banking for new equity brokerage customers.

- Open accounts when you want

Open additional Deposit, Mutual Fund and Modern Accounts with Internet Banking and Mobile Banking.

## Preferential loans<sup>16</sup>

Take control with a Premier Personal Loan designed around you, and enjoy preferential rates, limits, fees and charges, fast track applications exclusively for Premier customers.

- Mortgage loans

Everyone deserves a home of their own.

- Car loans

Get behind the wheel of the car of your dreams, whether it's new or previously owned.

- Education loans

A fee free loan with preferential rates and limits.

- Overdraft accounts

Make daily payments even if you don't have enough money in your deposit account.

# Important Information

1.

HSBC Premier is an exclusive product/service package of HSBC Bank A.Ş. and services vary per country depending on HSBC's service offering in that country, countries' local regulations and legal arrangements. To qualify for primary eligibility criteria of HSBC Premier, you should have savings or investments of at least TRY 150.000. Your balance may consist of TRY/FX Time or Demand Deposit, Mutual Funds, Pension, TRY/FX Treasury Bills/Government Bonds/Eurobond, Discretionary Portfolio Management and/or Equities.

2.

In Modern Account, daily interest rate is applied to the remaining balance on your account. Modern Account balance between TRY 2,000 - 250,000 or USD/EUR/GBP 2,000 - 50,000 is accruing overnight interest with our preferential interest rates, you can draw money from your account whenever you like. HSBC Bank A.Ş. reserves the right to change interest rates. Money transfers made via internet and mobile banking are free of charge. No account maintenance fee is charged during the savings period of Modern Account.

3.

The mentioned services are provided by HSBC Securities. HSBC Bank A.Ş. transfers these orders to HSBC Securities in scope of reception and transmission of orders license, according to their risk-return preferences.

4.

Prospectus, bylaws and investor information forms of funds can be found at [www.hsbcpportfoy.com.tr](http://www.hsbcpportfoy.com.tr), [www.kap.gov.tr](http://www.kap.gov.tr) and HSBC Bank A.Ş. branches. Investors should consider the conditions mentioned in prospectus and bylaws of the fund before investing in it. Prospectuses of the fund are approved by Capital Markets Board and registered to Trade Registry. On condition that it is consistent with the customer's risk profile, General Investment Advice can be provided only for investment products offered by HSBC, HSBC Asset Management A.Ş. mutual funds traded on Turkey Electronic Fund Distribution Platform (TEFAS) and HSBC Asset Management Money Market Fund and HSBC Asset Management Short Term Fixed Income Fund that are not traded on TEFAS, but Investment Advice and Portfolio Management services are not provided by HSBC Bank A.Ş. Our institution does not provide any General Investment Advice for mutual funds of other institutions traded on TEFAS Platform but HSBC Asset Management. All HSBC Mutual Funds are managed by HSBC Asset Management. Mutual funds are not deposits. Mutual funds may involve various investment risks including loss of capital. Nominal value of the securities that are invested in funds may increase as well as decrease and capital losses may occur. The past performance of mutual funds is not a guarantee for future returns, prices may increase or decrease. Mutual funds investing currency denominated instruments may be exposed to currency risk including capital loss due to fluctuations in exchange rates. Investors should select the most suitable funds for themselves.

5.

You may buy-sell gold through TRY, USD, EUR and GBP current accounts and open a gold current account and execute buy-sell transactions with 0.01 gr and its multiples. Gold transactions are executed with 995/1000 purity. Maximum daily transaction limit is 3,000 gr in HSBC Internet Banking, Telephone Banking and ATMs and there is no maximum limit in branches. You may also invest in Gold Time Deposit Account with your savings in Gold Current Account and benefit from interest income. Gold Time Deposit Account can be opened with minimum 300 gr of gold and minimum tenor of gold time deposit account is one month.

6.

Premium Private Pension Plan, are offered by Allianz Hayat ve Emeklilik A.Ş.. HSBC Bank A.Ş. is an agency of Allianz Hayat ve Emeklilik A.Ş. The total annual State Contribution for all contracts you have cannot exceed 25% of the annual gross minimum wage. Only the T.C. Citizens and blue card holders can benefit.

7.

Cash withdrawals from ATMs abroad with the HSBC Premier Debit Card, the ATM bank can offer the DCC (Dynamic Currency Conversion) service option. DCC option can be offer complete transactions with EUR-USD, GBP-USD, CAD-USD or AUD-USD parity. If the DCC option is accepted, the difference between the amount you have withdrawn from the ATM and the amount reflected on your account may occur. You can read such warning / information texts at ATMs in the transactions you will make from ATMs abroad and continue the process according to your preference.

8.

Premier customers who do not meet the Premier eligibility criteria, will be charged for all money transfers including SWIFT, except for those between their own HSBC Premier accounts. Free fund transfer is available Premier eligible customers.

9.

Premier / Premier Miles Credit Card advantages are offered just for HSBC Premier customers. As long as you are a Premier customer, you can benefit from HSBC Premier / Premier Miles Credit Card privileges. Premier Miles benefits are TRY 196 for primary cards and TRY 97 for supplementary cards. When you migrate to other propositions other than Premier; You will be migrate from Premier Miles program, your Premier Miles Points will be divided into 3 and you will be transferred to your card account as CashPoint and you can use this as TravelPoint if you wish to travel, HSBC Premier Credit Card annual fee will be charged TRY 169 per year, Premier additional credit cards annual fee will be charged TRY 83 per year. Please note that Platinum Credit Card will be renewed. The services, travel routes and discounts that will be offered under Premier Miles and TravelPoint are limited to the service offered by Setur. Travel services are provided by Setur. A 33% discount on North and South America tickets applies to the Miles paid. HSBC Premier Miles Credit Card customers can use 1,000 Advance Premier Miles Points up to a maximum of TRY 1,000. Advance Miles use can only be made by the original card holders and must be closed within 12 months of the date of use. The advance balance that cannot be closed at the end of a year is credited as a one-to-one debt on the credit card account. The instalment campaign for up to 6 instalments is valid for HSBC Premier client status customers until the date of check-in. Customers who wish to use the 3, 4, 5 or 6 instalment opportunities through HSBC Internet Banking and HSBC Telephone Banking after the transactions that meet the criteria are reflected in the bank records. Food, gasoline, telecom, cosmetics, jewelry, direct marketing, office supplies spending is out of scope. Overseas restaurant and hotel discount is valid for restaurant and hotel expenses in foreign currencies of TRY 100 and above with HSBC Premier Miles Credit Card. Discount transactions are made by converting the bank to TRY with the exchange rate after the registration of the transaction reaches the bank. The total amount of discount (total amount and actual cards) that can be earned per customer in the restaurant and hotel discount abroad is maximum TRY 100. Customers in the KKTC cannot benefit from the discount offer. The weekend restaurant discount campaign is valid for TRY 100 or more restaurant spending on Saturday and Sunday by the Premier HSBC Premier Miles Credit Card holders. A customer's

(original and additional cards total) monthly discount is limited to TRY 100. For HSBC Premier customers, the parking discount is valid for payments made in İstanbul, İstanbul Sabiha Gökçen, Ankara, İzmir, Antalya, Bodrum and Dalaman Airport parking lot with Premier Miles Credit Card. The discount amount is reflected in the card account after the payment transaction is reflected in the bank records. The monthly discount amount per customer (total for the original and additional cards) is maximum TRY 300. You can benefit from a 20% discount on bookings through your HSBC Miles Credit Card and PROGO website and 25% discount when booking through PROGO. In order to benefit from the discount, the "HSBC001" u code must be entered in the invitation code field at the member registration stage. If you have a problem with your reservation, you can call the PROGO call center at 444 7 329 for assistance. HSBC Premier / Premier Miles Credit Cards and AVIS offices will receive a 30% discount on the rental car and model.

10.

Lost and Stolen Coverage: You are liable to be limited to TRY 150 from the damages arising from unlawful use within 24 hours prior to the notification of loss / stolen. If you wish, you can request that you insure your legal liability amount by paying 0850 211 0 112 and paying the insurance premium price.

11.

Personal Accident Insurance: HSBC Premier Credit Card customers are covered with Personal Accident Insurance amounting to USD 50,000 against unforeseen accident, permanent injury or loss of limb during unexpected domestic and international travels by HSBC Premier Credit Card. Furthermore, in case of an outpatient treatment in a health facility due to injury of the insured as a result of an accident, the costs of treatment in the expenses up to USD 10.000 are covered by the guarantee. Personal Accident and Luggage Insurance Services are offered by Gulf Sigorta A.Ş.

12.

Baggage Insurance: HSBC Premier Credit Card customers are guaranteed the Luggage Loss and Delay Insurance for domestic and international airline travels that they will take out with the HSBC Premier Credit Card. Our customers have a guarantee of baggage loss for USD 500 and baggage delay of USD 100 for the loss of baggage due to the loss, damage or delay of the check-in baggage they have purchased or when they are traveling.

13.

It is compulsory to present the student acceptance certificate and payment plan of the school where the payment will be made during the application for the Education Loan. The Bank reserves the right to make changes in the terms of the individual loan assessment, additional documents and collateral, interest rates, and all conditions of the Training Loan and / or stop the application.

14.

For more detailed information about terms of protection, cover or eligibility criteria, you can visit HSBC Bank Internet Banking at [www.premier.hsb.com.tr](http://www.premier.hsb.com.tr) or call HSBC Premier Telephone Banking Line on 0850 211 0 112.

15.

Premier/Premier Miles Credit Card advantages are offered just for HSBC Premier customers. In the event that you do not meet Premier wealth eligibility criteria and migrate to other appropriate propositions; TRY 169 will be collected for your Premier primary card and TRY 83 for your Premier supplementary card/s. When you migrate to other propositions other than Premier your cards will be renewed with HSBC Platinum Credit Card unless you become a Premier customer again. Please note that in that case,

accumulated Premier Miles points will be transferred to platinum credit cards as equivalent Advantage CashPoints.

16.

HSBC Bank reserves the right to change interest/discount rates, commissions/fees and pre-approved loans and limits are subject to credit policy. All credit is subject to status, loan terms will vary from time to time.

**Trade Register:** HSBC BANK ANONİM ŞİRKETİ  
**Head Office:** Esentepe Mah. Büyükdere Cad.  
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