

HSBC Premier expertise for your financial needs.



HSBC
Premier

Together we thrive



Welcome to HSBC Premier

Your personal economy embraces every aspect of your finances and lifestyle. HSBC Premier provides distinct benefits to support you on your journey to achieving your lifelong ambitions.

We provide experts, who are rewarded only when you are happy with their service. We are always there, whenever and wherever you need us and we give you access to some of the most prestigious products and services we have to offer.




Your personal economy

Your personal economy represents the health of your whole financial life. It is unique to you, and incorporates all the things you value most - your family, your home, your passions and your work. Your personal economy is completely interconnected and constantly changing. You've worked hard to build your personal economy. And we'll work hard to help you take care of it, with access to some of the most prestigious banking products, services and rewards that we have to offer.

Our success is measured by how well we meet your needs. We take your personal economy personally. And to prove it, our Relationship Managers aren't incentivised on the products they sell. Instead, they are measured on how happy you are with their service.

The HSBC Premier Essentials



Whatever your banking needs, we have a solution for them.

Imagine having a bank that makes your finances their priority. A bank that will seek out the best opportunities to protect and invest in your wealth. A bank that can provide immediate financial support for both you and your family.

As an HSBC Premier customer, you will receive a wide range of benefits.

- Preferential saving rates
- Preferential rates and pre-approved limits on personal loans
- Preferential pricing and charge waivers on selected banking services

Your HSBC Premier Relationship Manager is the key to making the most of your money and the better they know you, the better they'll be able to help you manage your financial arrangements. Your Relationship Manager will help you to assess your personal circumstances and your life goals.

Discover how HSBC Premier can support your personal economy.

Being an HSBC Premier customer¹

HSBC Premier is available without a monthly account fee if you meet any of the following criteria:

- You have savings or investments of at least TRY 100.000 with HSBC Turkey.
- You qualify for HSBC Premier in another country.



Your Relationship Manager and Your Wealth

The Premier Experience

Your Relationship Manager

Your dedicated Relationship Manager is at the heart of your HSBC Premier experience. They are available to provide expert guidance wherever you need it.

Your HSBC Premier Relationship Manager is the key to making the most of your money and the better they know you, the better they'll be able to help you manage your financial arrangements. Your Relationship Manager will help you to assess your personal circumstances and your life goals.

You can reach your Relationship Manager by phone or email. Or if you would prefer, you can arrange to meet them in a branch.

Wealth Management – Benefit from our international expertise

Our relationship managers assist you with getting the right investment products.

Time Deposit

We aim to offer the best rates and the most suitable maturity options for all your TRY and foreign currency accounts.

Modern Account

Let your Modern Account² take care of all your financial transactions while earning you daily interest on your money; leave it to take care of your bills and payment instructions and notify you before and after payment. Spend your time on you and those you love. With a Modern Account your money increases with preferential

interest rates, while you take care of all your daily banking transactions and enjoy added benefits especially for you.

- Withdraw and deposit cash without worrying about currency exchange.
- Enjoy free EFT/Credit Transfer via HSBC Internet Banking
- Make direct debit and standing order payments
- Get SMS notifications before and after direct debit and standing order payments

Gold Account³

With HSBC Gold Account, you may buy-sell gold starting from 1 gr. If you like, you may manage your investments with gold time deposit accounts. You may easily invest in gold with no risk of theft, loss and fraud; similar to foreign currency exchange transactions.

Investment Products

- Treasury Bills, Government Bonds
- Eurobond
- Spot and Forward FX Transactions
- Mutual Funds
- Equity Transactions
- Structured Products
- Derivative Products
- Gold Transactions
- HSBC Asset Management Multi Asset Funds

HSBC Asset Management Multi Asset Funds

Presented with HSBC's global knowledge and local experience, HSBC Asset Management Multiple Asset Funds are investing in multiple asset classes at the same risk-controlled level; thus, portfolio diversity is provided and risks are reduced.

- HSBC Asset Management Multi Asset Cautious Variable Fund
- HSBC Asset Management Multi Asset Balanced Variable Fund
- HSBC Asset Management Multi Asset Dynamic Variable Fund
- HSBC Asset Management Global ETF Fund Basket Fund

What is the Financial Planning with Asset Allocation Principle?

- Financial planning via asset allocation, aims to balance the risk and return of the portfolio by adjusting the ratios of the invested assets in the portfolio according to the investor's risk tolerance, return targets and investment horizon.
- Asset allocation is based on the principle that different assets perform differently in different market and economic conditions, allowing to reduce the risk of portfolio for a certain expected return via portfolio diversification.

- By creating a portfolio with multiple investment instruments, you can make your portfolio less impacted by movements in the capital markets, and you can reduce your total risk through this diversification. It is possible to reduce the risk at the same time as bringing up with a successful asset allocation.
- Mutual funds allow asset allocation. In multi-asset funds with a large investment universe, the investment universe is wider.



International Emergency and Assistance Services

Worldwide Support¹

If you are travelling for business or pleasure

HSBC Premier does more than just help with your finances when you're travelling. We can also give you peace of mind if the unexpected happens. Feel assured that wherever you go, help is always at hand.

International Recognition

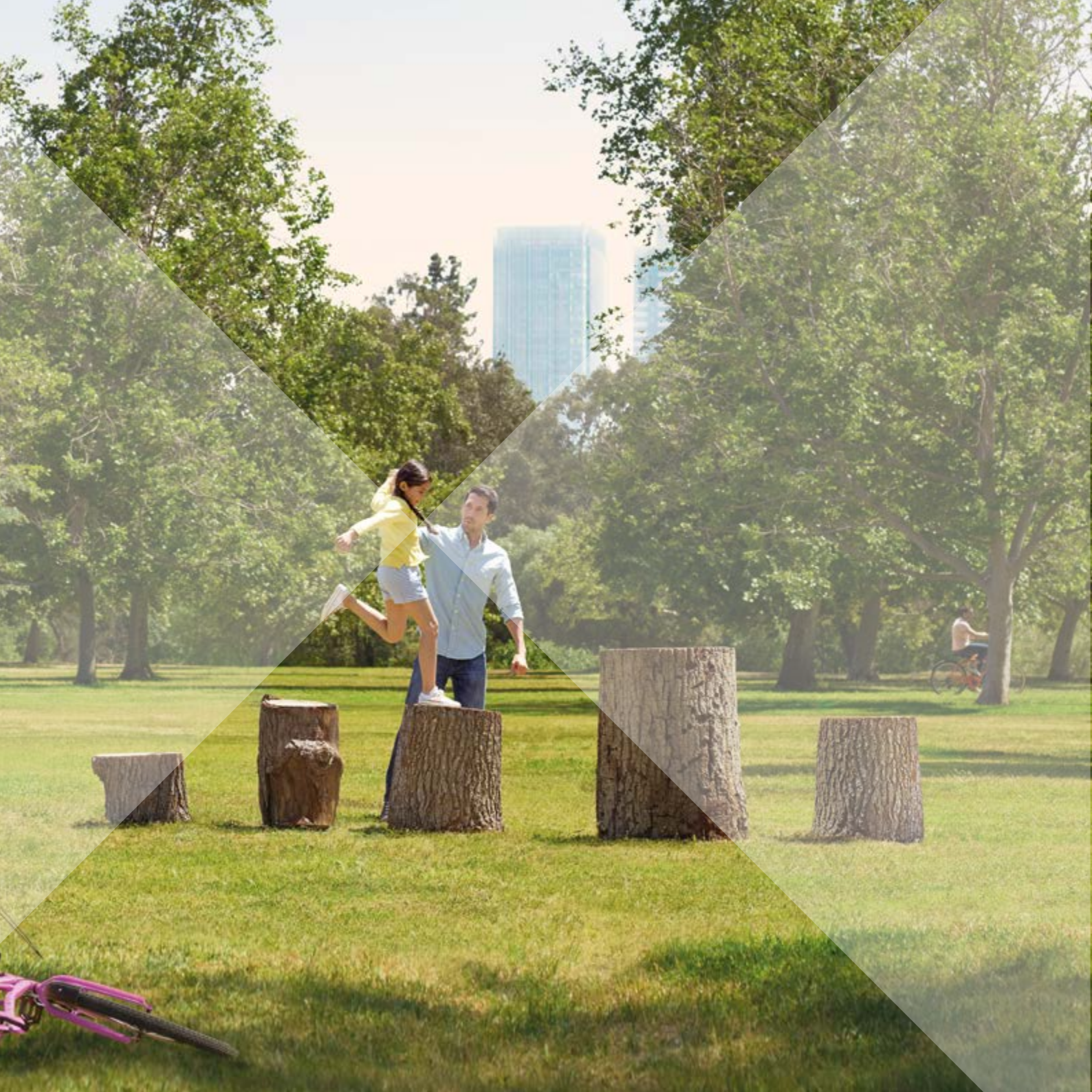
With Premier, you are not just an HSBC Bank Turkey customer, you are an international customer, which is why you can enjoy preferential service in any of our worldwide branches; including access to telephone and online banking and assistance from HSBC Premier Relationship Manager.

Cash Transfer (24/7 Emergency Assistance)

Get USD 2,000 cash transfer or the equivalent in the local currency in the event your cards or cash are lost or stolen. (Home country branch approval needed for more than USD 2,000.)

Premier Emergency Card Replacement

If your card is lost or stolen when you're abroad, we can arrange an emergency replacement within the next business day.



You and Your Family

Family Services

Because you never stop worrying about them

A Global Safety Net

If your children are going abroad to study or just for the experience of travelling, it's good to know they're not on their own. With HSBC Premier, your children can enjoy Premier benefits and access to our emergency services:

- Emergency cash fund up to USD 2,000.
- Supplementary credit card.
- Next business day credit card replacement.

Family Financial Services

When it comes to putting plans in place for the future of your children, it's never too early to start. And whether it's a deposit for a house, the means of buying their first car or a fund to get them through college at home or abroad, your Relationship Manager can help you get there.



Your Day to Day Benefits

Preferential offers⁶

As an HSBC Premier customer, you will receive a wide range of benefits.

- No account maintenance fee on your current
- Preferential rates and pre-approved limits on personal loans.
- Preferential rates, pricing and charge waivers on selected banking services

Round the clock support

HSBC Premier Telephone Banking: 0850 211 0 112⁷

If your schedule makes it hard to get to a branch, or you just prefer to do your banking over the phone, you can use our dedicated HSBC Premier Telephone Banking Service. Whatever time you call, you'll always be able to speak to member of the HSBC Premier Team. They will take care of all your banking needs and handle your more complex account enquiries.

HSBC Bank Internet Banking

With our Personal Internet Banking, you can manage your money online wherever you are in the world, 24 hours a day.

What can you do with internet banking?

- Access your account 24/7.
- View your balances and transactions, including your credit card statements where applicable.
- Switch off your paper statements and go green.
- Make transfers between eligible accounts.
- Apply online for savings accounts and many more products.
- Update your email address, postal address, contact telephone numbers.

HSBC Mobile Banking

HSBC Mobile Banking service lets you access and manage your HSBC accounts quickly and securely from your mobile device 24 hours a day. HSBC Mobile Banking App can be easily accessed with the following devices: Apple iOS 5 and higher. Android - powered devices with platform 2.3 and higher. You can access the Mobile Banking application via a single password with your Digital Secure Key, which is provided along with the application, and you can generate one time passwords required for your Internet Banking transactions.

Discover HSBC Premier Credit
Card and HSBC Premier Miles



HSBC Premier Miles Credit Card⁸

Earn 0.5% Premier Miles Points on every spending and **double Premier Miles Points** for all purchases abroad. Book hotels abroad and domestic tour packages with up to 10% discount and purchase sea cruise packages with up to 5% discount. Redeem your Premier Miles points for;

- Purchasing flight tickets,
- Upgrading your economy class flight tickets to business or first class,
- Booking hotels/tour reservations,
- Purchasing domestic bus tickets.

If you have a HSBC Premier Card, and you want to benefit from Premier Miles:

- Simply SMS text the following to 4477: MILES, then a blank space, then the last 6 digits of your credit card,
- Call HSBC Premier Telephone Banking: 0850 211 0 112,
- Apply online via HSBC Personal Internet Banking.

HSBC Premier Credit Card

Your HSBC Premier Credit Card takes you further than ever, wherever you use it. So from the weekly shop to shopping somewhere much further afield, you could turn everyday purchases into rewarding experiences.

- Fee free HSBC Premier Credit Card and supplementary cards.
- HSBC Premier Credit Card benefits from a high credit and cash withdrawal limit.
- Financial flexibility that you can settle your credit card spending easily by monthly instalments at thousands of HSBC Advantage merchants in many sectors from health to automotive, from entertainment to clothing everywhere in Turkey.
- 6 months interest free instalment plan opportunity for domestic non-instalment purchases
- 10% discount opportunity for TRY100 and above abroad restaurant & hotel spendings
- Receive an emergency card replacement within the next business day when you're abroad and assistance services when you're at home.
- HSBC Premier Credit Card is a contactless card which allows seamless card transactions without having to wait for the receipt or having to sign for a purchase. You can use contactless feature at merchant locations that have MasterCard® PayPass™ reader. It only applies to transactions that have a combined total value TRY 50 or lower.

advantage



HSBC Premier Credit Card

Advantage CashPoints

With your HSBC Premier Credit Card, you can earn Advantage CashPoints on every spending at thousands of HSBC Advantage member merchants and redeem your CashPoints to enjoy shopping.

Advantage HolidayPoints

If travel is your passion, you're heading in the right direction every time you take a trip to the shops. Redeem your Advantage CashPoints as TravelPoints by multiplying by 3 for package holidays and flight tickets booked with your HSBC Premier Credit Card. All you have to do is to call HSBC Premier Telephone Banking on 0850 211 0 112.

HSBC Premier Privileges

We recognize that, as a Premier customer you demand great value as well as all the best that money can buy wherever you are in the world. Which is why HSBC has created a unique programme of special offers only for HSBC Premier Credit Card customers, called HSBC Premier Privileges.

The programme provides access to a variety of travel, dining, shopping and entertainment offers around the world when paying for them with your HSBC Premier Credit Card. So whether you're looking for travel, booking a restaurant or simply shopping either at home or when travelling abroad, HSBC Premier Privileges has a wealth of special offers and unique opportunities with renowned brands whenever you use your HSBC Premier Credit Card. Simply visit privileges.hsbcpremier.com for full details of offers across the world.



HSBC Premier Credit Card

Airport and Travel Services

Priority Pass Programme

If you have an HSBC Premier Credit Card, you can apply for Priority Pass Card through 0850 211 0 112 and you can benefit from access to a wide-range of Priority Pass program member lounges. Entrance fee of USD 30 per person will be charged to your credit card statement. You can use any of the participating lounges irrespective of the airline and the class of your ticket. To find out which airport lounges participate in the Priority Pass Card, please call HSBC Premier Telephone Banking 0850 211 0 112 or visit premier.hsbc.com.tr.

HSBC Premier Lounge

HSBC Premier Lounge, which is located at Istanbul Atatürk Airport International Terminal, is free to use for HSBC Premier customers, with plus one guest. If you have an international flight, you can benefit from services of food, drink, fax, internet and a checkroom for baggage at HSBC Premier Lounge.

Airport Transfer Services

You may benefit from Secure Drive Airport Transfer Services in İstanbul, Ankara, İzmir, Adana, Kayseri, Bodrum, Antalya, and Dalaman airports; Secure Drive Shuttle picks you, your family and your team from a destination you choose prior to your flight and drives you comfortably and safely. Additionally you can get up to 30% discount on the list price with your HSBC Premier Credit Card. Please call Secure Drive Call Center (0212) 325 98 90 or (0212) 444 08 06 for reservations.

Airport Parking Services

You can benefit from 50% discount at İstanbul Atatürk Airport and Sabiha Gökçen Airport parking services.

Rent a Car Discounts


You can benefit from up to 50% discounts for domestic car rentals through AVIS offices.

HSBC Premier Debit Card

With HSBC Premier Debit Card, you can conduct transactions 24/7 through HSBC ATMs and other ATMs in Turkey or any ATM bearing the logo of Maestro in other countries. HSBC Premier Debit Card allows you to withdraw more cash than other HSBC Debit Cards. You can also use your HSBC Premier Debit Card at shopping by using your pin and debit money from your demand deposit account held in HSBC.

HSBC Premier Virtual Card

HSBC Premier Virtual Card is designed for the purposes of online shopping for HSBC Premier Credit Card owners. HSBC Premier Virtual Card contains information required for Internet use only and it is not produced as a plastic card to ensure safety; you can create your HSBC Premier Virtual Card through internet banking. You can set pre limits for your HSBC Premier Virtual Card and whenever you need you can lower or increase your limit within the range of your HSBC Premier Credit Card's limits.



HSBC Premier Credit Card

International Assistance Services

You can benefit from various legal and medical referral services including medical transportation, consultation services etc. For full list of services and further information please call HSBC Premier Telephone Banking 0850 211 0 112.

Insurance and Protection for your Domestic and International Trips

Lost / Theft Protection

In the event of your HSBC Premier Credit Card is lost or stolen, the financial use by third parties is not reflected in your bank statement from the moment lost/stolen claim is made. We would like to remind you that, you will be liable up to TL 150 for losses arising out of illegal use that occurred within the 24 hours prior to the notice in the event the card and / or pin details were lost / stolen. This limit will not be valid if you do not inform the bank when your card is lost / stolen. If you wish, you may call 0850 211 0 112 and require an insurance which can be provided for the amount of legal liability in respect of the loss arising out of illegal use by paying the insurance premium. For further information please call 0850 211 0 112.

Insurance Services

Personal Accident Insurance

You can take advantage of our Personal Accident Insurance policy and medical treatment coverage in the event of an accident in Turkey or abroad.

Lost/Delayed Luggage Insurance

You can benefit from lost luggage insurance and delayed luggage insurance for domestic and international flights.

Please take note!

- We would like to remind you that, your responsibility about your card starts from the moment you receive your card or learn the number of the card which has not physical existence. Please do not forget to sign the signature panel on the back of your card.
- New credit cards are sent as blocked for your security, and will be ready to use upon its delivery. Renewed credit cards are delivered ready to use with your existing credit card pin.
- You must protect your card, pin and any other information which is necessary to use the card and take the precautions which will prevent the use of such details by other people. Please do not share those information with anyone.
- Please immediately inform HSBC Premier Telephone Banking 0850 211 0 112 if your card / pin is lost, stolen or if you learn that your card has been used in any transaction beyond your control.
- We would like to remind you that, you will be liable up to TL 150 for losses arising out of illegal use that occurred within the 24 hours prior to the notice in the event the card and / or pin details were lost/ stolen. This limit will not be valid if you do not inform the bank when your car is lost / stolen. If you wish, you may call 0850 211 0 112 and require an insurance which can be provided for the amount of legal liability in respect of the loss arising out of illegal use by paying the insurance premium.
- International transactions can be debited to your account either in USD or TL according to your / Bank's preference. Bank's foreign currency selling rate will be applied during the conversion from foreign currency to TL and bank's foreign currency buying rate will be applied during the conversion from TL to foreign currency. Also costs, extra payments and commissions to be notified to the Bank by the international institution and schemes will be debited to your credit card account.
- Minimum payment ratios vary according to your

card limit and whether it is your first credit card ever. According to legislations, minimum payment ratio is 40% for the first year beginning from the card usage for the customers who have their first credit cards. After that period and for the customers who have credit card before, the minimum payment ratio is 30% if the card limit is up to TL 15,000. If the card limit is between TL 15,000 and TL 20,000, the minimum payment ratio is 35% and if the limit is above TL 20,000 the ratio is 40%. You can find your minimum payment amount in your monthly card statement.

- If the minimum amount payable is not paid until the due date, contractual credit card interest will apply to the total debt. In those cases, contractual credit card interest shall apply to the balance between total debt and minimum amount and delinquency interest shall apply to that portion of the minimum amount that remains outstanding as shown in the statement. During the calculations no compound interest may apply.
- Please inform us about any personal information change in such address within 15 days of such change. If you do not, any notice delivered to such place shall be deemed to have been served on you.
- For further information, please call HSBC Premier Telephone Banking 0850 211 0 112 or visit premier.hsbc.com.tr

Trade Register: İstanbul Ticaret Sicil Müdürlüğü - 268376
Trade Name: HSBC BANK ANONİM ŞİRKETİ
Head Office: Esentepe Mah. Büyükdere Cad. No: 128, 34394 Şişli/İstanbul
Trade Registry Office: Esentepe Mah. Büyükdere Cad. No: 128, 34394 Şişli/İstanbul
Web Site: www.hsbc.com.tr
Contact Information: Tel: 0212 3764000 Fax: 0212 3362939

Notes

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 100,000. 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. HSBC Premier customers can benefit from priority services like emergency cash advance, FX buy/sell transactions, and next-day card replacement abroad. We will review your account on a regular basis and if you do not meet the qualifying criteria for 6 consecutive months, we'll transfer your account to Bank Account. 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.
2. In Modern Account, daily interest rate is applied to the remaining balance on your account. Threshold limits to earn interest are minimum TRY 2,000 and maximum TRY 100,000. You earn interest yield for the balance above TRY 2,000 in your account. Daily interest rate represents annually gross interest rate. 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. 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.
4. 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. 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 in foreign 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

according to their risk-return preferences. Prospectus, bylaws and investor information forms of funds can be found at www.hsbcportfoy.com.tr, 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.

5. For more detailed information about terms of protection, cover or eligibility criteria, you can visit HSBC Bank Internet Banking at www.hsbc.com.tr or call HSBC Premier Telephone Banking on 0850 211 0 112.
6. 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.
7. Before you can access the HSBC Telephone Banking 0850 211 0 112 service, you'll need to set up a security password to process any applications. You can obtain your telephone banking password through HSBC ATMs, HSBC Personal Internet Banking and from our branches.
8. HSBC Premier Miles programme is subject to status. Members can benefit from Premier Miles advantages by paying an annual fee of TRY 158 for primary cards and TRY 78 for each of supplementary cards. Please mind that all travel services are provided by Setur. HSBC Premier/ Premier Miles Credit Card advantages are offered to HSBC Premier customers. In the event that you do not meet Premier wealth eligibility criteria and migrate to other propositions; you will no longer be a member of Premier Miles programme and your card will be switched to HSBC Premier Credit Card/s. You can continue using your HSBC Premier Credit Card by paying an annual fee of TRY 136 for primary cards and TRY 67 for each supplementary card until the renewal date.
9. You can obtain the daily price list from HSBC Premier Telephone Banking on 0850 211 0 112, www.securedrive.com.tr or via the Secure Drive Call Centre on (0212) 325 98 90 - (0532) 444 08 06.

