

*For a  
Life*



*Full  
of life*



# 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 Bank A.Ş. 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 250.000 with HSBC Bank A.Ş. in Turkey, or
- If you qualify for HSBC Premier in another country.

# Contents

- Wealth Management Services
- International Privileges
- Support for Your Family
- Convenience and Expertise



# 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>

Transactional savings account makes it easy to withdraw and deposit cash while you continue earning 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 a notification when 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.
- Advantageous Modern Account daily TRY interest rate for Premier customers.

## 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 FX, Gold and Silver 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 / Silver Account, you may buy/sell gold / silver in grams. You may also manage your investments with gold time deposit accounts to benefit from interest income.
- You may easily invest in gold and silver 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 Private Pension Plan 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**

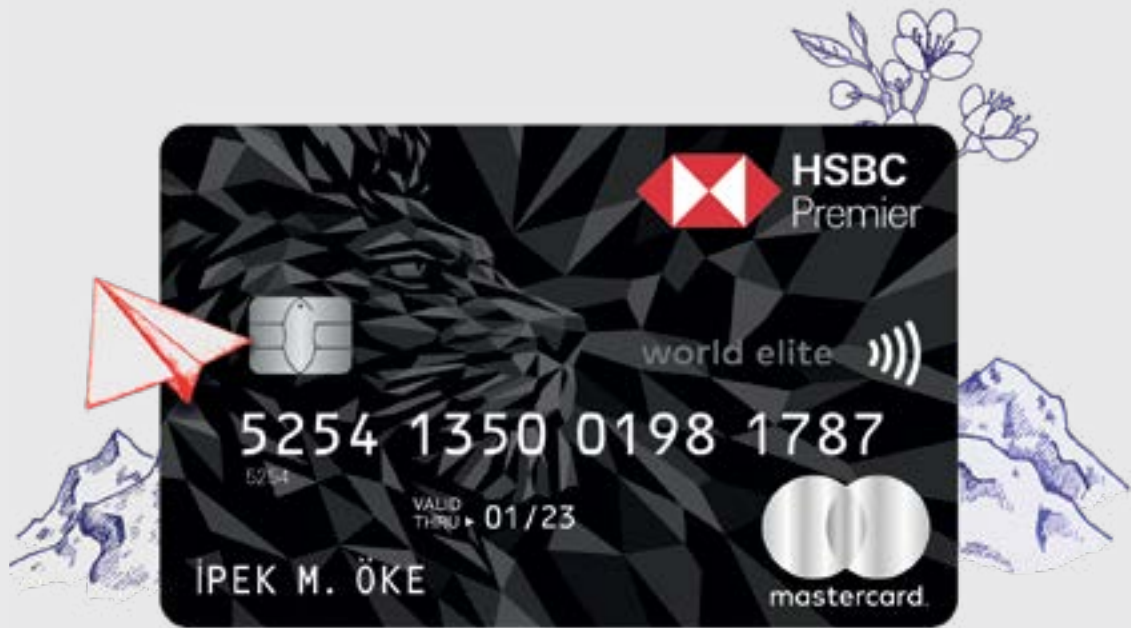
Choose your bank account in USD, EUR, GBP, CAD or AUD and use it as your primary account abroad.

- **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 3,000.

- **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 Airports
- **20% discount on TRY 100 and above e-commerce purchases at weekends.**
- **10% off restaurant and hotel expenses over TRY 100 abroad.**
- **20% off weekend restaurant bills over TRY 100 in Turkey**
- Interest free instalment payments plan for domestic purchases over **3, 4, 5 or 6 months for free**
- **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 3.000**
- Contactless payment option for purchases up to **TRY 350**
- Up to **25% off domestic transfers** with **PROGO**
- Up to **30% off car rentals** via domestic **AVIS** offices
- Fee free Priority Pass Card - USD 32 entrance fee per person



# Emergency Recovery Services

As a Premier customer, you can expect priority treatment at HSBC 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**

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 Personal Accident Insurance**

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

## **Personal Accident Insurance<sup>10</sup>**

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

## **Lost/Delayed Baggage Insurance<sup>11</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 your bank account in USD, EUR, GBP, CAD or 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 30 their own accounts with Premier privileges and services.

- Premier Cards for younger children

Order supplementary debit cards for children over 12 and supplementary credit card for children over 16.

## Education planning

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

- Fee free education loan<sup>12</sup>

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

- Reference Letter

We will give you a reference letter for you to use on your 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<sup>13</sup>

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 9 equal installments or make a single payment and enjoy a 9% 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 HSBC Branches worldwide.

- **Free Transactions Advantages From All Domestic ATMs**

You can use all domestic ATM's to realize transactions with your HSBC Premier Debit and Credit Card for free.

- **Bank whenever you want**

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

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 supplementary cards

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

## Other Discounts and Benefits

- Up to **25% discount** transfer service with **PROGO**
- Up to **30% discounts** for car rentals via domestic **AVIS** offices.
- Contactless payment option for purchases up to **TRY 350**
- Fee free Priority Pass Card and access to all Priority Pass Lounges for \$ 32
- 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 mobile banking and 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>14</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 wealth criteria criteria of HSBC Premier, you should have savings or investments of at least TRY 250.000. 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. Modern Account, interest rate is accrued daily for the balances between TRY 3.000, USD/EUR/GBP 2.000 and TRY 1.000.000, USD/EUR/GBP 150.000. No interest is applied to the sum of your balance up to TRY 3.000, USD/EUR/GBP 2.000 in your current account. The rate states annual gross interest rates which will be applied to your Modern Account on a daily basis. From the first Modern Account opening day, welcome interest rate is applicable and remains unchanged for the period defined by the Bank. At the end of this period, standard interest rate starts to accrue to Modern Account. Each customer can benefit from the welcome interest rate only once. If a customer closes his/her Modern Account and then reopens another Modern Account, he/she cannot benefit from the welcome interest rate. HSBC Bank A.Ş. has the right to change or terminate the application any time about advantageous TRY interest rate for Premier customers who meet the Premier wealth criteria on Modern Account. HSBC Bank A.Ş. reserves the right to change interest rates.
3. The mentioned services are provided by HSBC Yatırım Menkul Değerler A.Ş. HSBC Bank A.Ş. transfers these orders to HSBC Yatırım Menkul Değerler A.Ş. in scope of reception and transmission of orders license, according to their risk-return preferences.
4. All HSBC Mutual Funds are managed by HSBC Portföy Yönetimi A.Ş. 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 according to their risk-return preferences. Prospectus, bylaws and investor information forms of funds can be found at [www.hsbcportfoy.com.tr](http://www.hsbcportfoy.com.tr), [www.kap.gov.tr](http://www.kap.gov.tr) and HSBC Bank A.Ş. branches. HSBC Bank A.Ş. does not provide any Investment Advice and Portfolio Management service.
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 TRY 1.200.000 in HSBC Internet Banking, Mobile Banking, Telephone Banking and ATMs and there is no maximum limit in branches. The Bank shall neither take hold of nor deliver gold physically to the Customer. Only paper gold transactions are available. 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. You may buy-sell silver through TRY, USD, EUR, JPY, CHF, GBP current account and open a silver current account and execute buy-sell transactions with 0.01 gr and its multiples. Silver transactions are executed with 999/1000 purity. Maximum daily transaction limit is TRY 1.200.000 in HSBC Internet, Mobile Banking, Telephone Banking and there is no maximum limit in branches. The Bank shall neither take hold of nor deliver silver physically to the Customer. Only paper silver transactions are available.
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. For the cash withdrawals from ATMs abroad, HSBC Bank A.Ş. will not charge foreign cash withdrawal fee, however, a fee may be charged by the ATM bank you are transacting with. In addition, DCC (Dynamic Currency Conversion) option may be offered by the ATM bank during the withdrawals you will make from ATMs abroad and in DCC option, you can be offered to complete the transaction using EUR-USD, GBP-USD, CAD-USD, AUD-USD parities. 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 due to the EUR-USD, GBP-USD, CAD-USD, AUD-USD parities. For transactions you made from ATMs abroad, we kindly request you to continue the transaction in line with your preference by reading such warning/information texts that appear at ATMs.
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. For international money transfers (SWIFT), additional fees may be charged by the intermediary/correspondent bank and/or by the beneficiary bank. HSBC is not responsible for these fees.
9. HSBC Premier customers can make withdrawal, deposit cash and balance inquiry in TRY or pay credit card debt and limit inquiry with HSBC Premier Debit or Credit Cards, credit card debt payment transactions with HSBC Premier Credit Cards via all domestic ATMs within transaction limits and without any fee. HSBC daily transaction limits will apply to all your transactions. In order to perform deposit account transactions with your Credit Card, you must have an open/valid Debit Card with your TRY main account defined, and you must have an open/valid Credit Card in order to perform Credit Card transactions with your Debit Card. To learn more about campaign details and limits; please call HSBC Premier Telephone Banking 0850 211 0 112, [www.hsbc.com.tr](http://www.hsbc.com.tr) or HSBC Bank A.Ş. branches.
10. 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. You can find Premier Miles credit card fees on Premier web address [premier.hsbc.com.tr](http://premier.hsbc.com.tr). 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. Travel services are provided by Setur. The services, travel routes and discounts that will be offered under Premier Miles and TravelPoint are limited to

the service offered by Setur. A 33% discount on North and South America tickets applies to the Miles paid. HSBC Premier Miles Credit Card customers can use 3.000 Advance Premier Miles Points up to a maximum of TRY 3.000. 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 between TRY 300-10.000 domestic purchase 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, insurance, 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 weekend e-commerce discount campaign is valid for TRY 100 and above e-commerce purchases on Saturdays and Sundays for HSBC Premier status customers with HSBC Premier Miles Credit Cards. Tax, insurance, restaurant payments are excluded. A customer's (main and supplementary cards total) monthly discount is limited to TRY 100. Offer many not be combined with any other campaigns. 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 KKTC cannot benefit from the discount offer. The weekend restaurant discount campaign is valid for TRY 100 or more domestic 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, valet and parking discount is valid for payments made in Istanbul, Istanbul Sabiha Gökçen, Ankara, Izmir, Antalya, Bodrum and Dalaman Airport parking 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" 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. For domestic car rentals from AVIS offices with HSBC Premier / Premier Miles Credit Cards, 30% discount is valid depending on the vehicle and model to be rented.

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 below-mentioned baggage insurance services are offered by Gulf Sigorta A.Ş.

12. Lost/Delayed 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. 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. HSBC Bank A.Ş. reserves its rights to change and/or end all declared advantages and conditions of campaigns at any time.
14. For more detailed information about terms of protection, cover or eligibility criteria, you can visit HSBC Bank Internet Banking at [www.premier.hsbc.com.tr](http://www.premier.hsbc.com.tr) or call HSBC Premier Telephone Banking Line on 0850 211 0 112.
15. HSBC Bank A.Ş. 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.

No: 128, 34394 Şişli/İstanbul

**Trade Registry Office:** Esentepe Mah. Büyükdere Cad. No: 128,

34394 Şişli/İstanbul

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