

Make your life abroad
even more rewarding
with HSBC Expat

[Click to enter >](#)

Your future means the world to us

At HSBC Expat, we have a unique focus. Every day we help our customers prosper as they expand their horizons to build fulfilling and successful lives for themselves and their families.

In 2019, we won the APAC EMMA award for **‘Banking, Tax or Financial Services Innovation’*** and the EMEA EMMA award for **‘Expatriate Banking and Financial Services Innovation’****.

The award recognises the provider who has demonstrated ‘best in class banking or innovative financial services’.

In presenting the award, the judges commented:

“HSBC combines scale, industry knowledge and an eco-system to support expatriate financial needs. It’s an expat must have.”

Our home is Jersey, Channel Islands, one of the world’s leading International Finance Centres.

From here we can connect you to HSBC products and services that could save you time and make life easier for you and your family.

Explore this interactive brochure – and find out how we could help you make the most of the opportunities your international lifestyle has to offer.

Start exploring

- ◆ To get the best experience from this digital brochure, please download it and view in Adobe Reader®.
- ◆ Use the on-screen navigation to guide you through the brochure
- ◆ Go directly to a page using the contents bar on the left of each page
- ◆ Need a hard copy? Use the print button at the foot of the contents bar

Let’s go >

*Forum for Expatriate Management awards (APAC Region)

**Forum for Expatriate Management awards (EMEA Region)



I'm moving abroad
for the first time

Introduction >

Why open an HSBC Expat account? >

Our specialist services >

Expat insights >

More reasons to choose us >

How to apply >

Important notes >

Helping you prepare for the journey of a lifetime

Moving to another country is a life-changing experience. There are new places to explore, new people to meet, new customs to embrace – each day is full of adventure and discovery.

As you look ahead to your new life abroad, it's natural to feel excited and at times overwhelmed. We're here to help you make plans and discover more about the expat experience, even before your journey begins.

Our country guides cover all of the most popular expat locations. And with our annual Expat Explorer survey insights, you will benefit from the experiences of tens of thousands of people already enjoying expat life.

We may be able to set up accounts for you before you arrive at your new destination – and help you register for free worldwide travel advice and safety services.

As a new expat, both local and international tax regulations will start to affect you, so we have online resources to help you. We can also introduce you to EY* who can discuss issues such as your domicile status, tax and residency rules and local inheritance laws.



Click to watch:
Expat Explorer: Broadening Perspectives



*Formerly known as Ernst & Young. Please note that HSBC Expat customers are under no obligation to use EY for International Tax Advice.

If you do not already have a tax adviser, HSBC can refer you to EY and their International Tax Services. On referral, you will become a customer of EY and subject to terms and conditions that you agree with them for their services. EY is independent of HSBC and HSBC will have no liability for the services provided by EY.

A banking relationship that joins your financial world together

Our focus is on helping our customers around the world stay connected – it’s at the heart of everything we do.

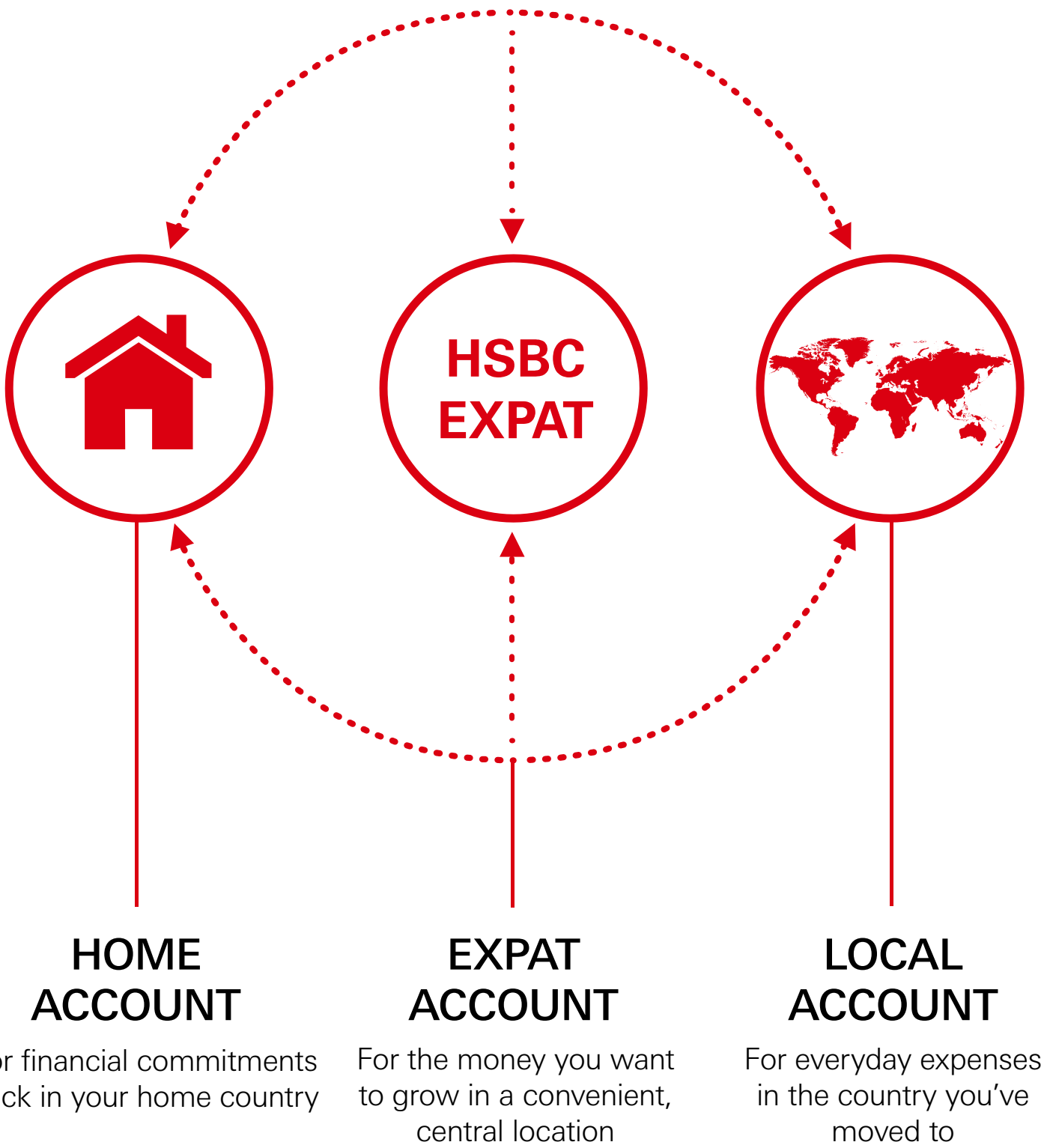
The specialist services we provide make it easier for new expats to manage their money, saving you time when you’re settling into your new home.

As soon as you open an account with us, you unlock an array of opportunities for saving and investing in multiple currencies, with 24/7 telephone and online banking giving you easy access to your finances any time you want.

Our dedicated Customer Services team and Relationship Managers will support you as you start out on your expat journey and for as long as it lasts, ready to give you the benefit of their experience whenever you need it.

They can also introduce you to our Wealth Managers, who can help you focus on your plans to achieving your financial goals.* Because after moving abroad, you may benefit from a higher income and will be looking for opportunities to save for the future.

Finally, being part of one of the leading international banking groups, we can connect you with other parts of the HSBC Group and help you link your expat account with other eligible HSBC accounts around the world.**



*Please remember that the value of investments, and any income from them can fall as well as rise, is not guaranteed and you may not get back the amount you invested. This could also happen as a result of changes in currency exchange rates, particularly where overseas securities are held or where investments

are converted from one currency to another. We always recommend that any investments held should be viewed as a medium to long-term investment, at least five years. Fees and charges may apply.
**Available to HSBC Premier customers in countries where HSBC Premier is available.

I’m moving abroad for the first time

[Introduction >](#)

[Why open an HSBC Expat account? >](#)

[Our specialist services >](#)

[Expat insights >](#)

[More reasons to choose us >](#)

[How to apply >](#)

[Important notes >](#)



By your side, throughout your journey

We know from the thousands of customers we've helped over many years that their finances become more complex when they move abroad.

Click on any ✓ for more information on the chosen service.

Get connected to expert support

- ✓ **Wealth Managers** to help you achieve your financial goals with a range of global investment solutions that can adapt as your needs evolve. Please remember that the value of investments, and any income from them can fall as well as rise, is not guaranteed and you may not get back the amount you invested*
- ✓ **Dedicated relationship management team** available to help you and your family find the right solutions to suit your needs and introduce you to specialist support
- ✓ **Expat tax resources** providing country specific tax information via our Global Tax Navigator tool and/or referral to EY**
- ✓ **WorldAware® security service** to minimise risks when travelling
- ✓ **Online resources** including our award-winning Expat Explorer survey, giving you valuable insights into expat life
- ✓ **International account opening** so you can have a local bank account ready when you arrive
- ✓ **Premier for your partner** to help your spouse or partner make the most of their expat experience and share all the benefits that come with Premier status

Get connected to your money

- ✓ **A great choice of savings accounts** featuring instant access and fixed term accounts in up to 19 currencies
- ✓ **Bank accounts** available in sterling, US dollars and euro
- ✓ **Anytime banking** with 24/7 telephone banking, online banking and a mobile banking app
- ✓ **Foreign exchange services and dedicated app** for live market news and insights, setting up limit orders and moving money internationally
- ✓ **Specialist lending solutions** including mortgage services if you're looking to buy or remortgage a property in the UK while you're living overseas***
- ✓ **Little Expat** our savings account that allows you to save for your children's future

*Please remember that the value of investments, and any income from them can fall as well as rise, is not guaranteed and you may not get back the amount you invested. This could also happen as a result of changes in currency exchange rates, particularly where overseas securities are held or where investments are converted from one currency to another. We always recommend that any investments held should be viewed as a medium to long-term investment, at least five years. Fees and charges may apply. **Formerly Ernst & Young. If you do not already have a tax adviser, HSBC can refer you to EY and their International Tax Services. On referral, you will become a customer of EY and subject to terms and conditions that you agree with them for their services. EY is independent of HSBC and HSBC will have no liability for the services provided by EY. ***Your property may be repossessed if you do not keep up repayments on your mortgage. All mortgages are subject to status and eligibility criteria.

I'm moving abroad for the first time

Introduction >

Why open an HSBC Expat account? >

Our specialist services >

Expat insights >

More reasons to choose us >

How to apply >

Important notes >



I'm moving abroad
for the first time

Introduction >

Why open an HSBC Expat account? >

Our specialist services >

Expat insights >

More reasons to choose us >

How to apply >

Important notes >

Live expat life to the full

Your adventure starts even before you set foot on foreign soil, with the promise of many exciting and rewarding times ahead of you.



We can connect you to the worldwide expat community, so you can make more informed decisions by learning from the insights and experiences of expats around the world.

Expat Explorer survey

Every year we ask thousands of expats to tell us about life in the country they've moved to. Their answers give us fascinating insights into what it's like to live, work and raise a family abroad.

Country guides

From education, healthcare and the cost of living to culture changes and finding a new home, our country guides are packed with information to help you plan your move.

Expat Explorer community

Through our thriving communities on Twitter and Facebook, you can find tips and insights into life abroad. It's a great way to talk to other expats about their experiences.*



expat.hsbc.com



@HSBC_Expat



@HSBCExpat

Expat families

If you're raising a family abroad, we've collected some valuable information to help you make the most of the many benefits your children can enjoy.



Click to read and watch:
Raise children abroad

Find out more >

*Not all social media channels are available in every country. Please check local restrictions before trying to access. HSBC Expat has no control over the contents of Twitter or Facebook and is not liable for your use of them.

I'm moving abroad
for the first time

Introduction >

Why open an HSBC Expat account? >

Our specialist services >

Expat insights >

More reasons to choose us >

How to apply >

Important notes >

Two more good reasons to choose HSBC Expat

An award-winning service

Our long-term commitment to helping expats make the most of their move abroad has been recognised through many respected industry awards. Here are some of the most recent awards received for our expat banking and support services:

- ◆ Banking, Tax or Financial Services Innovation (2019)*
- ◆ Expatriate Banking and Financial Services Innovation (2018-2019)**
- ◆ Thought Leadership award for Expat Explorer survey (2017)**
- ◆ Expatriate Banking Service of the Year for four years running (2013-2016)**



A secure location for your money

We are based in Jersey (Channel Islands) - one of the world's leading international financial centres, regularly attracting global recognition for its political and economic stability and its robust but flexible regulatory system.

Every year since 2013 Jersey has been named International Financial Centre of the Year in the Citywealth IFC Awards.

Find out more about Jersey >



*Forum for Expatriate Management awards (APAC Region)

**Forum for Expatriate Management awards (EMEA Region)

I'm moving abroad
for the first time

Introduction >

Why open an HSBC Expat account? >

Our specialist services >

Expat insights >

More reasons to choose us >

How to apply >

Important notes >

Your journey starts here



As a first-time expat, we understand you have many decisions to make. Choosing to start a relationship with us could be the simplest.

You can start right now by clicking the link below. You'll find guidance notes to help you complete your application form online, before printing and sending it to us with the other required documentation.

Take your first step today

Apply online >



Get in touch

If you have any questions about the application process, or our expat banking services, you can call our Customer Services team who are here to help any time.



+44 1534 616055

PLEASE NOTE: To bank with us, you'll need to maintain a minimum relationship balance of £50,000, or currency equivalent, across all HSBC Expat accounts and investments or have an individual annual salary of £100,000, or currency equivalent. If you're an HSBC Premier customer in another country, you may automatically qualify for our banking and Wealth Management services.

I’m moving abroad
for the first time

Introduction >

Why open an HSBC Expat account? >

Our specialist services >

Expat insights >

More reasons to choose us >

How to apply >

Important notes >

Important notes

The International Tax Service is provided by Ernst & Young. EY refers to the global organisation of member firms of Ernst & Young Global Limited, each of which is a separate legal entity. Ernst & Young Global Limited, a UK company limited by guarantee, does not provide tax services to clients. The UK firm Ernst & Young LLP is a limited liability partnership registered in England and Wales with registered number 0C300001 and is a member firm of Ernst & Young Global Limited. If you become an EY customer, any tax advice provided by EY will be in accordance with EY’s terms and conditions of services, a copy of which EY will send to you along with an engagement letter and details of their fees. HSBC are not tax advisers and HSBC Expat will not accept any responsibility for tax advice provided by EY.

Issued by HSBC Expat, a division of HSBC Bank plc, Jersey Branch, HSBC House, Esplanade, St Helier, Jersey JE1 1HS. HSBC Bank plc, Jersey Branch,

is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation, Investment and Fund Services Businesses. HSBC Bank plc, Hong Kong Branch, is licensed by the Hong Kong Monetary Authority as an authorised institution and registered with the Securities and Futures Commission to conduct Type 1 (dealing in securities) and Type 4 (advising on securities) regulated activities under the Securities and Futures Ordinance (central entity number: AFJ824). HSBC Bank plc, Hong Kong Branch address is at Level 5, HSBC Main Building, 1 Queen’s Road Central, Hong Kong. HSBC Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (UK FCA reference number: 114216). HSBC Bank plc, incorporated and registered in England and Wales number 14259, with limited liability. UK registered office: 8 Canada Square, London, E14 5HQ.

Deposits made with HSBC Expat are not protected by the rules made under the UK’s Financial Services and Markets Act 2000 for the protection of retail clients, including the UK Financial Services Compensation Scheme and the UK’s Financial Ombudsman Service and are not protected deposits under the Hong Kong Deposit Protection Scheme and are not protected by such scheme. However, HSBC Bank plc, Jersey Branch is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000.

The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website **www.gov.je/dcs** or on request. Copies of our Banking Terms of Business are available on request or at **www.expatsbsc.com/1/2/hsbc-expat/terms**

© HSBC Bank plc 2019. All Rights Reserved.
191217/IC/693

If you do not already have a tax adviser, HSBC can refer you to EY and their International Tax Services. On referral, you will become a customer of EY and subject to terms and conditions that you agree with them for their services. EY is independent of HSBC and HSBC will have no liability for the services provided by EY.

