



HSBC Expat:

**Helping you achieve
your ambitions**

HSBC 
Premier



Legacy

Experiences

Living

Passion

Work

Home

Family

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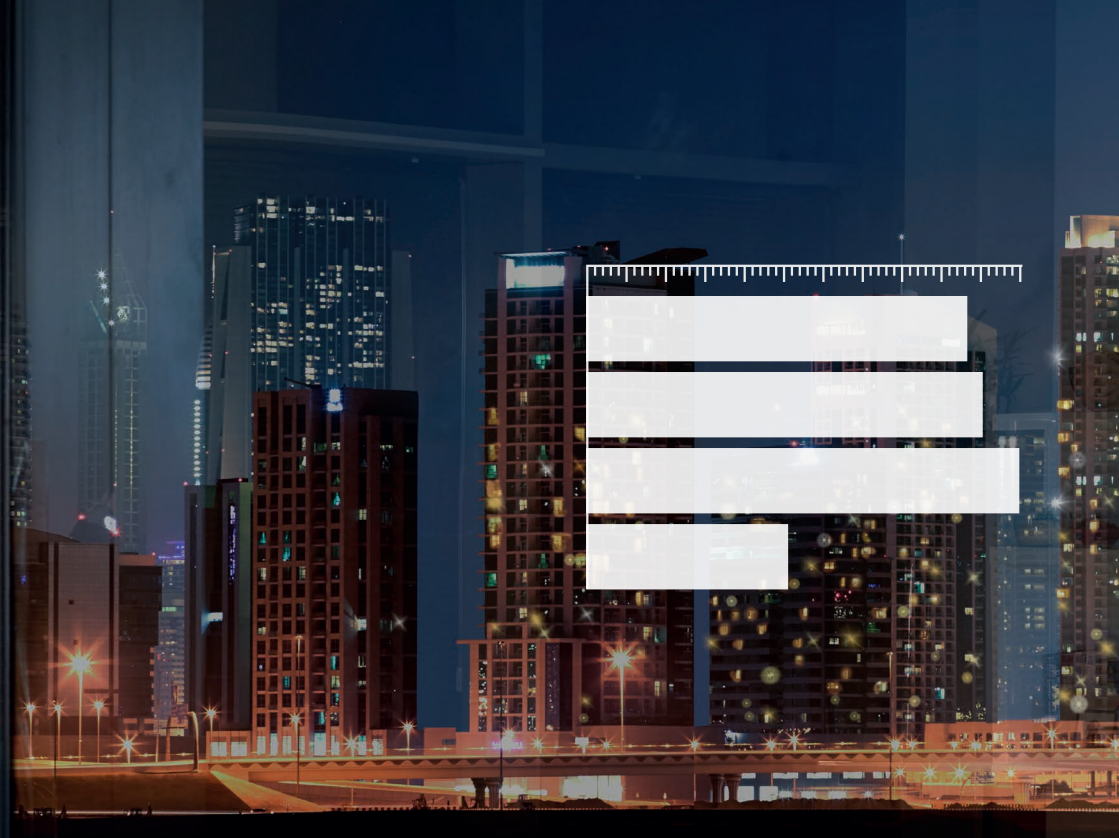
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It takes ambition, drive and courage to move to another country. It's a big step for most people – and you may find yourself in unknown territory, especially when it comes to managing your finances.

That's why HSBC offers an international banking service to support you while you're overseas.

As part of this service, HSBC Expat provides specialist support that makes life easier for you at every stage of your journey, from planning your first move to returning home after your final expat posting.

Because we specialise in banking and wealth management for expats, we understand the challenges of juggling finances in different countries and currencies. We're here to help you manage your money while you're abroad – so you can make the most of all the opportunities expat life has to offer.



A bank that makes your life easier

- **Consistent relationship**
you may move but your money doesn't have to
- **Multicurrency accounts**
bank accounts in sterling, euro and US dollars, and savings accounts in a choice of 19 currencies
- **Anytime banking**
24/7 telephone and online banking services, as well as a mobile banking app for expats on the go

People who understand you

- **Wealth management solutions**
our advisers can recommend a range of global investment opportunities to help you achieve your financial goals
- **Specialist lending solutions**
mortgage options if you're looking to buy a UK property while you're living overseas

Your home may be repossessed if you do not keep up repayments on your mortgage.

Please remember that the value of investments, and any income received 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.



An award-winning service

- Based in Jersey, Channel Islands
- Awarded 'Expatriate Banking Service of the Year' for three years running (2013 - 2015) by the Forum for Expat Management.

A secure location for your money

Jersey receives global recognition for its political and economic stability, and its robust but flexible regulatory system. From 2013 to 2015, it has been named 'International Financial Centre of the Year' in the Citywealth IFC Awards.

Services that suit your lifestyle

- **Currency management**
helping you to manage currency risk, with access to foreign exchange specialists and solutions tailored to your international lifestyle
- **Expat tax**
online tools and resources to help you understand your tax commitments at home and abroad, along with access to international tax services provided by EY
- **red24™ security**
expert advice on minimising risks when you live abroad, along with emergency support and international rescue and repatriation

Some products and services may not be available in all countries.

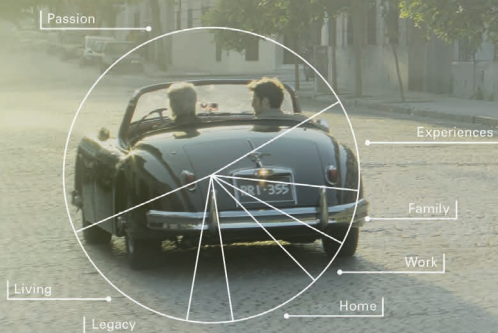
You may benefit from banking offshore, but tax rules differ from country to country. If you're unsure about your tax commitments, you should get professional advice. It's your responsibility to disclose your income to the tax authorities.

You should be aware of the potential risk of investing in a currency that isn't your base currency – and the effect any change in exchange rates may have, either up or down, when you convert your returns back to your base currency.

From research tools to shared experiences

Moving to another country is an exciting adventure, but there can be difficult times too. To support you through the ups and downs of living and working abroad, we've gained lots of valuable insights into expat life from people just like you.

You can connect with the global community of expats through our social media channels, because we know that sharing real experiences is what life is all about.



Expatriate Explorer survey

Thousands of expats from across the world take part in our annual survey. Their responses are used to create an interactive tool that compares life in different countries and highlights the best places to live, work and bring up a family.



expatexplorer.hsbc.com

Expats Explorers community

Through our thriving communities on Twitter, Facebook and Blogger, you can find tips and insights into life abroad. You can also use the networks to talk to other expats about their experiences.

Be part of the expat community



@expatexplorer



#expatexplorer



expatexplorer



expatexplorer

Hints and Tips

Written by expats for expats, this diverse collection of insights into living abroad can be filtered by country and by topics such as finances, working life, language and pets.

"Come with an open mind and say yes to everything."

"Make an effort to learn and appreciate your neighbours' language and culture."

"Use a range of social media to get in touch with people."

"Allow yourself to become a global citizen, and grow more attuned to different cultures, people and politics."

"Start with colleagues and never say no to lunch. Be proactive and join an expat group. Sign up for language classes."

Country guides

From education, healthcare and the cost of living to culture changes and finding a new home, our 39 country guides are packed with information to help you plan your next move.



Population



Capital City



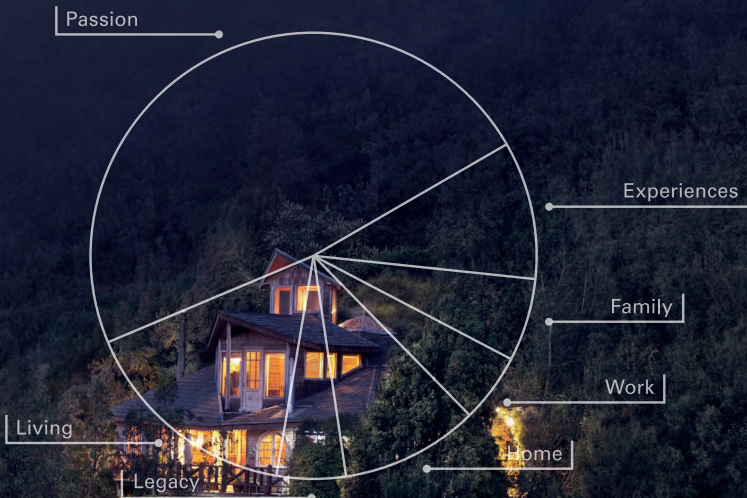
Neighbouring



Main Language



Time



Expatriate Careers

Use our interactive careers tool to discover where in the world you would be most suited to working, based on your priorities and ambitions.

expatexplorer.hsbc.com



**Job
security**



**Work/life
balance**



**Chance to
acquire new skills**



**Work
culture**



**Career
progression**




Whatever challenges you face, we're here to help

Many expats find their finances become more complex when they move abroad.

As well as living expenses in the country you've moved to, you may have a mortgage or school fees to pay back home. You could receive rental income from an overseas property, or annual bonuses in a different currency to your monthly salary.

Your tax situation may also become more complicated, particularly when you move more than once. And it can be difficult to make long-term plans when you don't know what the future holds.

HSBC Expat could help you overcome these challenges with a range of international banking and wealth management services – from multicurrency accounts that simplify your finances to investment strategies for goals such as funding your children's education or your retirement.



“How can I manage my finances better?”

Opening a bank account with HSBC Expat gives you a convenient link between the new life you’re building and life back home. Our service allows you to keep your money in one location while you move around the world.

“Buying a UK property while you’re living overseas looks quite tricky”

From practical help with the mortgage application process to advice on managing repayments in different currencies, we could help you buy (or remortgage) a property in the UK.

“I’m worried that even a slight shift in the exchange rate will have a big impact on my finances”

Our foreign exchange solutions help you minimise your exposure to the risks associated with rate fluctuations. And our team of FX specialists in Jersey are on hand to explain your currency transfer options.

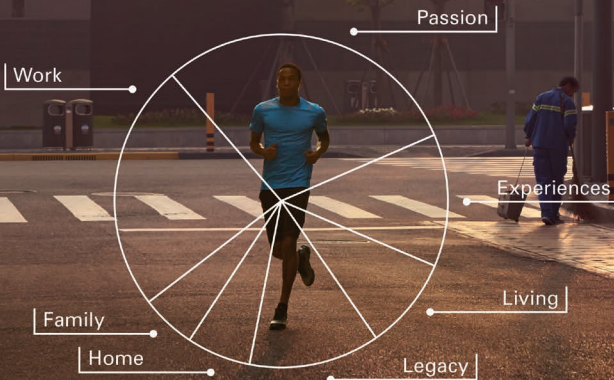
“When it comes to managing my tax affairs, what support is available?”

All of our customers can access departure briefings and a tax return services. In addition, HSBC Premier customers can also benefit from personal tax advice from people who specialise in the complexities of expat tax.

“I’ve no idea where I’ll be living in the next 5, 10 or 20 years”

Our wealth experts could help you achieve your financial goals with flexible plans that take your international lifestyle into account.

Take the next step
in your journey.
Talk to us today



Of all the decisions you have to make as an expat, choosing who to bank with is perhaps the simplest.

You'll need to maintain a minimum balance of £60,000, or currency equivalent, across all your HSBC Expat accounts and investments.

Or, if you're a qualifying HSBC Premier customer in another country, you automatically qualify for our Premier service.

Please note that accounts may not be available in all countries.

Choose HSBC Expat

If you'd like to open an account with us, it's easy to apply online or over the phone.

Visit www.expats.hsb.com

Or call us in Jersey, Dubai or Hong Kong. You can speak to us anytime.

> Jersey +44 1534 616111

> Dubai +971 4 423 6085

> Hong Kong +852 2822 3225

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