

Employee Workplace Solutions

Through a partnership with HSBC¹, your employees can access the Employee Workplace Solutions program. So whether they're expats settling into the U.S. or already established, we can offer them everyday banking, international services and wealth solutions to meet their immediate and future needs.



Premium Banking Services

- **HSBC Private Bank²** - Our global offering is designed to meet the sophisticated needs of high net worth and ultra-high net worth clients with a full spectrum of services.
- **HSBC Premier³** - Our Premier relationship provides clients with banking services including checking, competitive savings account rates and certificates of deposit, debit and credit cards, and no HSBC fees on everyday banking transactions⁴.
- **Home Lending** - We can help finance a home in the U.S., even if they're new to the U.S. by leveraging their international credit history⁵. Plus, we offer a mortgage rate discount of **0.25%** for eligible Employee Workplace Solutions clients⁶.



Wealth Solutions offered by HSBC Securities (USA) Inc.

- **Planning** - Our Wealth Relationship Managers can help with financial planning for investing and living in retirement, saving for education or other specific goals.
- **Investments** - We offer a range of investment options to help clients achieve their financial goals.



Insurance solutions offered by HSBC Insurance Agency (USA) Inc.

- **Insurance** - Property & Casualty and Life insurance options to meet your needs.



International Capabilities

- **Account Opening** - They can open an account before arrival in the U.S. using our digital application or through our International Client Management team⁷.
- **Credit Card Application** - If they're new to the U.S., they can apply for one of our credit cards and begin building their U.S. credit history.
- **Global View / Global Transfer** - They can view their worldwide HSBC accounts in one place and instantly move money between them, fee-free⁸.
- **Global Money Transfers** - They can send money overseas with no fees with just a few taps on the HSBC US Mobile Banking App⁹.
- **Global Money Account¹⁰** - A prepaid, multi-currency account holds money in their choice of eight currencies.



Client Support

- **Guidance** - Virtually connect with our financial professionals for common questions about our products and services. Visit our Wealth Centers for in-person guidance on more complex financial transactions.
- **Everyday Assistance** - Available 24 hours a day, 7 days a week via Online Banking, mobile banking app or Chat, or by calling our client service line.



Learn more

- **Visit** us.hsbc.com/employee-solutions, **scan** below or **contact us** for more information.



*Investments, Annuity and Insurance Products: Are not a deposit or other obligation of the bank or any of its affiliates; Not FDIC insured or insured by any federal government agency; Not guaranteed by the bank or any of its affiliates; and may lose value.

For clients located outside of the U.S. – Our products and services are not specifically directed at individuals located in the European Union. Our U.S. representatives, as well as our public website, us.hsbc.com, provide products and services governed by U.S. laws and regulations. Our products and services, as well as their specific terms and conditions, are subject to change and may not be available in all territories or to all customers. If your product requires a contract, application, disclosure, or other document to be signed, such document(s) will be deemed executed in the U.S. and only acted upon after you have signed them and they have been received by HSBC in the U.S. If you are not located in the U.S., the laws and regulations of your country of residence could affect the offering, negotiation, discussion, provision, and/or use of HSBC U.S. products and services. **If you are not a U.S. resident, please read the specific cross-border product and service disclaimers, which are available on the Cross-Border Disclosures page of our public website at www.us.hsbc.com/crossborder.**

The Employee Workplace Solutions program includes over 250 U.S. Corporate Partner employers. You can check if your employer is enrolled in this program by contacting the International Banking Center team (book an appointment) or by emailing us.ceb@us.hsbc.com

1. HSBC, we, our, or us refers collectively to HSBC Bank USA, N.A. (including HSBC Private Bank), HSBC Securities (USA) Inc., and HSBC Insurance Agency (USA) Inc.

HSBC Private Bank is the marketing name for the private banking business. In the United States, HSBC Private Bank offers banking products services through HSBC Bank USA, N.A. ("HSBC Bank"), Member FDIC. HSBC Bank provides banking products and services. Investment, annuities, and variable life insurance products are offered by HSBC Securities (USA) Inc. ("HSBC Securities"), member NYSE/FINRA/SIPC. In California, HSBC Securities conducts insurance business as HSBC Securities Insurance Services. License #: **OE67746**. HSBC Securities is an affiliate of HSBC Bank. Whole life, universal life, term life, and other types of insurance are offered by HSBC Insurance Agency (USA) Inc. ("HSBC Insurance"), a wholly owned subsidiary of HSBC Bank. Products and services may vary by state and are not available in all states. California license #: **OD36843**.

Investments, Annuity and Insurance Products: Are not a deposit or other obligation of the bank or any of its affiliates; Not FDIC insured or insured by any federal government agency; Not guaranteed by the bank or any of its affiliates; and may lose value.


All decisions regarding the tax implications of your investment(s) should be made in consultation with your independent tax advisor.

2. To become an HSBC Private Bank customer, you must be invited and reviewed on an individual basis. See your Relationship Manager for details.
3. To qualify for an HSBC Premier relationship, you need to open an HSBC Premier checking account and meet one of the below requirements. A monthly maintenance fee¹¹ of \$50 will be incurred if one of these requirements is not maintained. Refer to your 'HSBC Premier Terms and Charges Disclosure' for full details.
 - Balances of \$100,000 in combined U.S. consumer and qualifying commercial U.S. Dollar deposit and investment accounts; OR
 - Monthly recurring direct deposits¹² totaling at least \$5,000 from a third party to an HSBC Premier checking account(s); OR
 - Any HSBC U.S. residential mortgage loan serviced by HSBC. Home Equity products, loans that are in foreclosure or bankruptcy, and loans for which servicing rights have been transferred are not included.
 - Consumers who maintain Private Bank status².
4. A monthly maintenance fee may apply if certain requirements are not maintained. Legal Processing fees may apply. Third party fees and/or surcharges may apply.
5. International borrowers with qualifying documentation do not need U.S. credit history to be eligible to apply for a mortgage in the U.S. We may order an international credit report for their mortgage application.
6. Rates, discounts and loan amounts depend on specific program and may require certain personal deposit and investment¹ balances, reserves, equity and automatic payment from an HSBC U.S. checking account.
7. International account opening is not available in all countries and is subject to approval based on local regulations and policies of country of application. If you decide to open an account with HSBC, please be advised that documents related to your accounts will only be available in English and services provided may also only be in English. Communication beyond your initial interaction with HSBC may not be in a preferred language and may only be available in English.
8. Global View and Global Transfers are only available for HSBC Premier clients and are not available in all countries. Foreign currency exchange rates and local country limitations may apply. Online Banking is required to access Global View and Global Transfers. Access to U.S. Online Banking through Global View from outside the U.S. may be limited.
9. Data rate charges from your service provider may apply. HSBC Bank USA, N.A. is not responsible for these charges.
10. HSBC Global Money Account is a prepaid, multi-currency account available on our Mobile Banking App for customers who maintain an HSBC consumer checking or deposit account.
11. You will not be assessed a Monthly Maintenance Fee for the calendar month in which you open your account and the following 3 calendar months (together, the "Waiver Period"), whether you meet the qualifying criteria or not. If immediately after the "Waiver Period", you have not met one of the HSBC Premier qualification criteria and your HSBC Premier checking account is charged 3 consecutive Monthly Maintenance Fees, your account will be closed. In addition, any other checking, savings, credit card and Global Money Accounts that you own will be closed, unless you (or a joint account holder on those accounts) hold a different HSBC Premier checking account.
12. Qualifying direct deposits are electronic deposits of regular periodic payments (such as salary, pension, Social Security, or other regular monthly income) deposited through the Automated Clearing House (ACH) network to this account by your employer or an outside agency (please check with your employer or outside agency to determine if they use the ACH network). Direct deposits that do not qualify include but are not limited to transfers from one account to another, mobile deposits, or deposits made at a Wealth Center or ATM.

Mortgage and home equity products are offered in the U.S. by HSBC Bank USA, N.A. and are only available for property located in the U.S. Subject to credit approval. Borrowers must meet program qualifications. Programs are subject to change. Geographic and other restrictions may apply. Discounts can be canceled or are subject to change at any time and cannot be combined with any other offer or discount.

United States persons are subject to U.S. taxation on their worldwide income and may be subject to tax and other filing obligations with respect to their U.S. and non-U.S. accounts. U.S. persons should consult a tax advisor for more information.

HSBC Credit Cards are issued by HSBC Bank USA, N.A., subject to credit approval and requires a U.S. HSBC checking account relationship. To learn more, speak with any HSBC representative.

 Equal Housing Lender

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