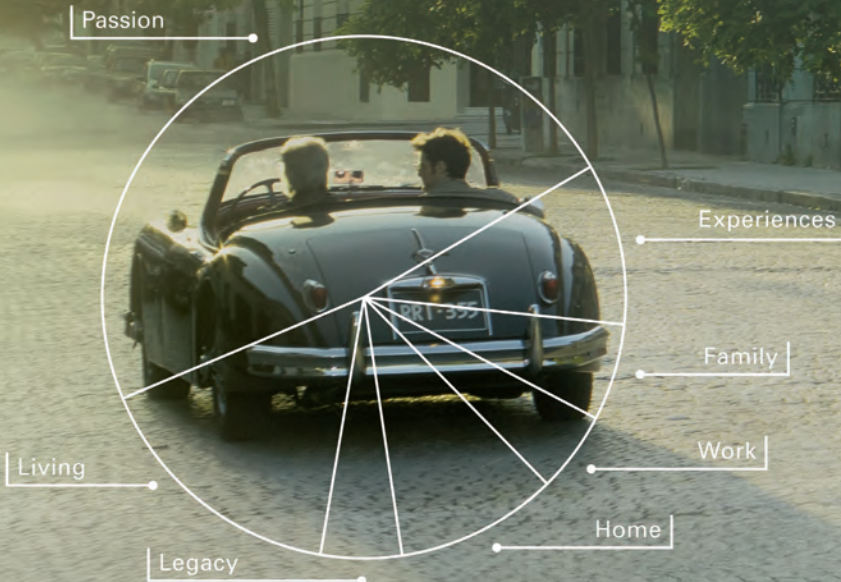


# Understanding Total Relationship Balance





# Contents

- 2 Qualifying for HSBC Premier
- 3 Calculating Total Relationship Balance
- 4 Examples to illustrate Total Relationship Balance
- 5 Reading the HSBC Premier statement
- 8 Frequently Asked Questions
- 10 Contacting us
- 12 Important notes

# Qualifying for HSBC Premier

- To qualify for HSBC Premier, a Total Relationship Balance of at least S\$200,000<sup>1</sup> in deposits, investments and/or insurance is required.
- If the Total Relationship Balance falls below S\$200,000, and no other qualifying HSBC Premier account is maintained outside of Singapore, a monthly service fee of S\$50 will be charged.
- If the Total Relationship Balance falls below S\$200,000 continuously for more than 12 months, HSBC Premier benefits may be withdrawn.

<sup>1</sup> Or equivalent in other currencies.

#### Deposit Insurance Clause

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

# Calculating Total Relationship Balance

- Total Relationship Balance is made up of the average daily balances for the calendar month, taking into account deposits, investments and insurance held in the same name with The Hongkong and Shanghai Banking Corporation Limited in Singapore.
- The Total Relationship Balance of your sole account will include the balances from your related joint accounts. To protect your privacy, we will not include sole account balances when calculating the Total Relationship Balance for joint accounts. This means that joint accounts will need to maintain separately the minimum Total Relationship Balance.
- Total Relationship Balance includes:
  - Credit Balances for demand deposit accounts, time deposits and Dual Currency Plus (DCP).
  - Market value for unit trusts, retail securities, investment-linked insurance plans and non-capital guaranteed structured products.
  - Nominal value for capital guaranteed structure products and bonds
  - Cash value for traditional insurance policies<sup>2</sup>.

To help you understand more about how your Total Relationship Balance is calculated, see the examples overleaf or refer to page 8 for Frequently Asked Questions.

<sup>2</sup> AIA policies are currently excluded from the calculation of Total Relationship Balance.

# Examples to illustrate

## Total Relationship Balance

### Example 1: Calculating Total Relationship Balance for customers who hold both sole and joint accounts

Customer name	Account type	Account balance for the month	Total Relationship Balance for the month	Service fee
Mr A & Mrs B	Joint	S\$50,000	S\$50,000 (joint only)	S\$50
Mr A	Sole	S\$150,000	S\$150,000 (sole) + S\$50,000 (joint) = S\$200,000	Waived
Mrs B	Sole	S\$200,000	S\$200,000 (sole) + S\$50,000 (joint) = S\$250,000	Waived

To protect your privacy, we will not include sole account balances when calculating the Total Relationship Balance for joint accounts.

### Example 2: Calculating Total Relationship Balance for the month

Account type	Balance from 1-15 May	Balance from 16-31 May	Balance per account for the month
HSBC Premier account	S\$80,000	S\$50,000 (S\$30,000 withdrawn on 16 May)	$\{(\$80,000 \times 15 \text{ days}) + (\$50,000 \times 16 \text{ days})\} / 31 \text{ days}$ = S\$64,516.13
Unit trust investments	S\$70,000	S\$0 (redemption made on 16 May)	$\{(\$70,000 \times 15 \text{ days}) + (\$0 \times 16 \text{ days})\} / 31 \text{ days}$ = S\$33,870.97
Structured deposits	S\$50,000	S\$200,000 (S\$150,000 investment made on 16 May)	$\{(\$50,000 \times 15 \text{ days}) + (\$200,000 \times 16 \text{ days})\} / 31 \text{ days}$ = S\$127,419.35
Total Relationship Balance		=	S\$225,806.45

Total Relationship Balance is calculated by adding up the average daily balances of your accounts for the calendar month.

# Reading the HSBC Premier statement

How will the Total Relationship Balance be reflected?

The image shows a sample of an HSBC Premier Account Statement. The document features the HSBC logo and 'Premier Account Statement' on the left, and 'HSBC Premier' on the right. A red horizontal bar is at the top. In the center, there are two columns of text: 'CUSTOMER NUMBER', 'STATEMENT DATE', and 'STMT SEQUENCE NUMBER' on the left; and 'PAGE 2', '123,456,789', '15/JUNE2011', and '14' on the right. A red box highlights the 'TOTAL RELATIONSHIP BALANCE' section, which states: 'Your Total Relationship Balance for the previous month in SGD equivalent is 338,888.88'. Below this, it says 'END OF STATEMENT'. A vertical text 'SBI PPS 1506/11' is on the right side. At the bottom, there is a 'Deposit Insurance Clause' and 'Issued by HSBC Bank (Singapore) Limited (Company Registration No. 201420624K)'.

The date reflected in this corner shows the day on which your statement is generated every month.


Your Total Relationship Balance is shown on the last page of your consolidated statement<sup>3</sup>.

This example shows the Total Relationship Balance for the month of June 2011.

<sup>3</sup> Your Total Relationship Balance will only be reflected on your consolidated statement. If you had previously requested to be sent individual account statements, your Total Relationship Balance will not be shown in your statements. Please contact your Relationship Manager or our 24-hour HSBC Premier banking hotline on 1800-227 8889 (in Singapore) or call collect to (65) 6216 9080 (from overseas) to request for a consolidated statement.

# Reading the HSBC Premier statement

Where will the service fee be reflected?



**HSBC**  
Premier Account Statement

**HSBC Premier**

CUSTOMER NUMBER 123-456789  
 STATEMENT DATE 15JUN2011  
 STMT SEQUENCE NUMBER 14

Your Portfolio at a Glance	SGD Equivalent
Total deposits and investments	4,297.61
Total borrowings	0.00
Net position	4,297.61
Mortgages	0.00

**PORTFOLIO SUMMARY**

DEPOSITS AND INVESTMENTS	CCT/ Account	Unit number	Credit Limit	Balance	SGD equivalent
CURRENT ACCOUNT	SGD	123-456789-496	(DR = Debit)	4,297.61	(DR = Debit)
<b>TOTAL DEPOSITS AND INVESTMENTS</b>				<b>4,297.61</b>	

TERMS AND CONDITIONS FOR HSBC PREMIER ACCOUNTS HAVE BEEN UPDATED. FOR DETAILS, LOG ON TO [WWW.HSBCPREMIER.COM.SG](http://WWW.HSBCPREMIER.COM.SG).

**ACCOUNT DETAILS**

Date	Transaction details	Deposit	Withdrawal	Balance
	<b>BALANCE BROUGHT FORWARD</b>			SGD 4,346.87
	<b>PREMIER SERVICE FEE</b>			50.00
	REF ZDD4-00019		50.00	
	CREDIT INTEREST	0.74		4,297.61
	REF ZDD4-00026			4,297.61
	CLOSING BALANCE			4,297.61
	Transaction Turnover	0.74	50.00	
	Transaction Count	1	1	

Deposit Insurance Clause  
 Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Issued by HSBC Bank (Singapore) Limited (Company Registration No. 201420624K)

If your Total Relationship Balance falls below S\$200,000, a service fee of S\$50 will be charged and reflected in your consolidated statement.

SCRIPTS 120611



# Reading the HSBC Premier statement

## How is the Total Relationship Balance calculated?

**Change of Personal Particulars** Please mail to The Hongkong and Shanghai Banking Corporation Limited - Service Delivery - Banking Services, Robinson Road P.O. Box 896, Singapore 901746. Please complete all fields and allow 3-5 working days from receipt of your request for changes to be effected.

**Full name as in NRIC/Passport** (Please indicate your surname)  
**NRIC/Passport No.** / **Date of Birth** / / (dd/mm/yy)  
(An update of NRIC changes to include a copy of your own NRIC photograph and sign on the copy for verification purposes. A copy of your passport is required if you are a non-Singapore citizen.)

**Telephone No.** Home / Office / Mobile  
(If a second number, please provide telephone number in the format: Country code - Area code - Telephone number)  
**E-mail Address:**

**Declaration**  
I/We confirm that the information given on this form is correct and complete and by providing my/our signature(s), I/am/We are giving HSBC the authority to update my/our records in file.

**Mailing / Residential Address:** Postal Code

(A residential address must be provided if mailing address is a P.O. Box.)

**Please effect the changes for all:**  
 Sole account(s)  Credit Card(s) (Principal Cardholder's signature required)  
 Joint/JO account(s)  Safe Deposit box no. \_\_\_\_\_ at \_\_\_\_\_ branch  
 Joint AND account(s)  Insurance account(s) held with HSBC Insurance  
(All joint account holder(s) signature(s) are required to effect change.)

Signature of account holder / Principal card holder \_\_\_\_\_ Signature of joint account holder(s) \_\_\_\_\_ 207

---

**The following product and services are included in this statement:**

<b>Deposits</b>	<b>Deposits</b>	<b>Loans and Credit Cards</b>	<b>Insurance and Investments</b>
<ul style="list-style-type: none"> <li>Multi-Currency Savings Account</li> <li>Singapore Dollar Advance Account</li> <li>Singapore Dollar Current Account</li> <li>Singapore Dollar KuzSaver Account</li> <li>Singapore Dollar Passbook Savings Account</li> <li>Singapore Dollar FlexiFlexi Account</li> <li>Singapore Dollar Premier Account Premier Life Savings Account</li> <li>Singapore Dollar Statement Savings Account</li> <li>Singapore Dollar Time Deposits</li> </ul>	<ul style="list-style-type: none"> <li>Foreign Currency Current Account</li> <li>Foreign Currency Savings Account</li> <li>Foreign Currency Time Deposits</li> </ul>	<ul style="list-style-type: none"> <li>Auto Loan</li> <li>Credit Cards</li> <li>Home Loan</li> <li>Overdraft</li> <li>Personal Line of Credit</li> <li>Personal Loan</li> <li>Loans (including Education and Renovation Loan)</li> </ul>	<ul style="list-style-type: none"> <li>Bonds</li> <li>Dual Currency Plus Insurance</li> <li>Shares</li> <li>Structured Deposits</li> <li>Structured Notes</li> <li>Unit Trusts</li> </ul>

**Information about your composite statement**

- Account Details**
  - This is a summary of your portfolio and details of transactions made on the products and services offered under each account on a periodic basis (except details of shares, unit trusts, credit cards, personal line of credit and insurance).
  - The composite statement only includes the products and services that are in the same customer name and customer number (based on your selection).
- Your portfolio at a glance**
  - "Total deposits and investments" refers to your deposits (ie savings account, current account, time deposit account, advance account, Premier account, FlexiFlexi account, Multi Currency Savings account and KuzSaver account) in various currencies, and investments that are reflected based on market value, converted into Singapore dollar equivalent. These investments exclude bonds and structured notes and they are reflected at nominal value, as well as traditional insurance policies. "Total borrowings" includes all your credit facilities (ie overdraft, credit cards, personal line of credit and personal loan) in various currencies. The outstanding balance of your home loan is shown separately under "Mortgages". For details, please refer to the respective account summary below.
- Total Relationship Balance**
  - Your Total Relationship Balance is made up of the average daily balance for the month of your deposits, investments and insurance in the same name. Your sole account relationship balance will include the balances from your related joint account. For more details, please log on to [www.hsbcpremier.com.sg](http://www.hsbcpremier.com.sg)
- Your upcoming action/payment dates**
  - This section is a useful reminder of dates you may need to take action on your finances during the next few weeks. The list is not exhaustive but may include:
    - The payment due date of your last credit card statement
    - The payment due date of your personal line of credit
    - The payment due date of your personal loan
    - The payment due date of your home loan
    - The maturity date of your time deposits without maturity instructions
    - The renewal date of your insurance policies without renewal instructions
  - The dates shown for personal line of credit, personal loan, home loan and credit card are the scheduled upcoming payment dates, and do not include any overdue payment dates. The payment date appears even if you have paid before the date.
  - In case the date shown is a public holiday, the adjusted payment date will be the next working day.
- Portfolio summary**
  - It provides you with a breakdown of your total deposits and investments, total borrowings, insurance and other services by the type of currency.
- Currency equivalent**
  - This is the balance of your individual assets and portfolio, presented in Singapore dollars. It is an indicative value only for amounts denominated in foreign currencies.
- PhoneBanking Services Transactions**
  - Transactions marked with "APB" followed by a six-digit reference number are performed through phone banking. You should provide this reference number to the Bank when making an enquiry on the transaction.
- Transaction references**

Mnemonic	Description	Mnemonic	Description	Mnemonic	Description
APS	Autopay charges	M.I.	Maturity instruction:	GLOBAL	HSBC global ATM
APB	Automated telephone banking	0-	Manual instruction	GTE	Guarantee
ATM	HSBC local ATM	1-	Renew principal and interest	PLUS	VISA PLUS operated ATM
BF	Balance brought forward	2-	Renew principal and withdraw interest	QBTM	QFB shared ATM (Singapore)
BSI	Balance triggered standing instruction	3-	Withdraw principal and interest	TR	Transfer
CF	Balance carried forward	-	Overdraw	TT	Telegraphic transfer
CY	Currency	3RD PARTY PYMT	Payment made to a third-party		
CLE	Commission in lieu of exchange	DD	Demand draft		
CO	Customer's order	DR	Debit		
CS CARD PYMT	Payment made to a credit card account	DSI	Date triggered standing instruction		
CHRRUS	MasterCard CHRRUS operated ATM	Exch Rate	Exchange rate		

**24-hour HSBC Premier banking hotline:** 1800-227 8889 (in Singapore) or call collect to (65) 6216 9080 (from overseas)

Visit our web site at [www.hsbc.com.sg](http://www.hsbc.com.sg) for our ATM/Branch locator.

**Important notes:**

- Where a product or service is not provided by the Bank, related information is provided to customers without any warranty regarding its accuracy or correctness and the Bank accepts no responsibility whatsoever to customers or any other persons in connection with the inclusion of such information in this statement or any reliance on or use of such information. In addition, information provided to you in "Your upcoming action/payment dates" section may be withdrawn or suspended by the Bank at any time without notifying you and you shall not hold the Bank liable for any damages, losses, costs or expenses that you may incur as a result of the Bank withdrawing or suspending or otherwise omitting to provide the information to you at any time.
- Information related to credit cards, personal line of credit, shares, unit trusts and insurance shown is not reported up to the statement date of your composite statement. A detailed statement will be mailed to you separately either by the Bank or the service provider. For insurance, information will be shown on the composite statement of the policyholder (except for mortgage protection plan where the information will be shown in the statement of the life insured). For joint/family insurance policies, information will be shown on the statement of the first named policyholder or in the case of mortgage protection plan, in the statement of the first named life insured.
- All cheques, bills or other instruments deposited into the account shall be accepted for collection only and the proceeds are only available upon clearance.
- In writing (s) to any information and particulars of the account holder shall be promptly notified in writing to the bank.
- The account holder shall examine this statement of account and notify the bank in writing within such time as stipulated in the applicable terms and conditions governing the account if there are any alleged discrepancies, errors or omissions, failing which such statement of account shall be deemed correct and shall be conclusive.
- For all terms and conditions, please refer to the applicable terms and conditions governing the account, which shall prevail at all times.

The back of your consolidated statement explains how your Total Relationship Balance is calculated.

SC18PFS (5/20/01)

# Frequently Asked Questions

**Q: Why does the Bank have a minimum Total Relationship Balance requirement?**

A: At HSBC, we aim to provide high quality service to all our customers. In order to maintain the exclusivity and standards of HSBC Premier, we require a minimum Total Relationship Balance to be maintained by all HSBC Premier customers.

**Q: How is the Total Relationship Balance calculated?**

A: Total Relationship Balance is the total average balance, calculated every calendar month, of HSBC bank accounts in Singapore, held in the same name. The Total Relationship Balance for sole accounts will include related joint account balances. To protect our customers' privacy, we will not include balances from sole accounts when calculating the Total Relationship Balance for joint accounts.

**Q: How much is the service fee?**

A: A monthly service fee of S\$50 will be charged if the Total Relationship Balance for the preceding month is below S\$200,000.

**Q: If one has a qualifying HSBC Premier account outside Singapore, but the HSBC Premier account in Singapore does not meet the minimum balance requirement, will the service fee be charged?**

A: Customers who currently maintain Premier qualifying balances outside of Singapore can provide us with details of the country and account number of their overseas HSBC Premier account by calling their Relationship Manager or the 24-hour HSBC Premier banking hotline on 1800-227 8889 (in Singapore) or (65) 6216 9080 (from overseas), and the service fee will be waived.

**Q: What happens if the Total Relationship Balance falls slightly below S\$200,000 due to market fluctuations? Will the service fee be charged?**

A: To allow flexibility for changes in the value of the portfolio, the service fee will only be applied on accounts that have a Total Relationship Balance of more than 10% below the minimum balance requirement of S\$200,000 (ie S\$180,000 and below).

**Q When is the service fee debited?**

A: The service fee will be debited on the 3rd day of the following month. For example, if the Total Relationship Balance for the month of May 2018 is below the minimum balance requirement, a service fee of S\$50 will be debited on 3 June 2018.

**Q: Which account will the service fee be debited from?**

A: The monthly service fee will be debited from the HSBC Premier Account. For customers who do not have one, the service fee will be debited from a Singapore-dollar denominated transactional account first, before a foreign-currency denominated transactional account (if any) is debited. Customers may choose to nominate an account by calling their HSBC Premier Relationship Manager or the 24-hour HSBC Premier banking hotline on 1800-227 8889 (in Singapore) or (65) 6216 9080 (from overseas).

**Q: How will the service fee be reflected in my statement?**

A: The charge will be reflected as HSBC Premier Service Fee.

**Q: What happens if the account has an overdraft facility and the account is overdrawn? Will the fee still be deducted?**

A: Yes, the service fee will be charged, and the overdraft interest will apply for the outstanding amount.

**Q: Where can more information be found?**

A: Please contact our 24-hour HSBC Premier banking hotline on 1800-227 8889 (in Singapore) or call collect to (65) 6216 9080 (from overseas), or speak to a HSBC Premier Relationship Manager. Alternatively, log on to [www.hsbc.com.sg/premier](http://www.hsbc.com.sg/premier) for more information.

# A global network of HSBC Premier Centres

- Call us on 1800-227 8889 (in Singapore) or call collect to (65) 6216 9080 (from overseas).

## Branches:

---

■ <b>Alexandra Branch</b>	460 Alexandra Road, #02-29 Alexandra Retail Centre, Singapore 119963
■ <b>Bukit Timah Branch</b>	587 Bukit Timah Road, #01-04/05, Coronation Shopping Plaza, Singapore 269707
■ <b>Claymore Branch</b>	6 Claymore Hill, #01-01, Claymore Plaza, Singapore 229571
■ <b>Holland Village Branch</b>	263 Holland Avenue, Singapore 278987
■ <b>HSBC Premier International Centre</b>	6 Claymore Hill, #02-01, Claymore Plaza, Singapore 229571
■ <b>Jurong Branch</b>	Blk 131 Jurong Gateway Road, #01-257/259, Singapore 600131
■ <b>Marine Parade Branch</b>	80 Marine Parade Road, #01-92, Singapore 449269
■ <b>Orchard Dhoby Ghaut Branch</b>	68 Orchard Road, #01-60, Plaza Singapura, Singapore 238839
■ <b>Raffles Place Branch</b>	50 Raffles Place, Singapore Land Tower #01-03, Singapore 048623
■ <b>Serangoon Garden Branch</b>	62 Serangoon Garden Way, Singapore 555958
■ <b>Suntec City Branch</b>	3 Temasek Boulevard, #02-738, Singapore 038983
■ <b>Tampines Branch</b>	10 Tampines Central 1 #01-25 Tampines 1 Singapore 529536

## Operating hours:

---

Monday – Friday  
9.30 am – 5.00 pm      Branch  
9.30 am – 3.30 pm      Counter Services

Saturday  
9.30 am – 12 pm      Branch  
9.30 am – 12 pm      Counter Services

Closed on Sundays and Public Holidays

# HSBC Premier Call Centres

## around the world

Argentina	(5411) 4340 5010	Macau	(852) 2233 3322
Australia	(612) 9005 8192	Malaysia	(603) 8321 5208
Bahrain	(9714) 224 1000	Malta	(356) 21489100
Bermuda	(441) 299 5252	Mexico	(52) 55 5721 3389
Brazil	(55) 41 3307 6099	New Zealand	(64) 9 368 8557
Brunei Darussalam	(673) 2 252 256	Oman	(9714) 224 1000
Canada	(1604) 216 8800	Pakistan	(9221) 3530 4467
Cayman Islands	(1) 345 914 7676	Panama (English)	(507) 205 4751
Channel Islands	(44) 1534 616 313	Panama (Spanish)	(507) 205 4752
Chile	(562) 9156602	Philippines	(632) 976 8080
China	(86) 21 3888 8828	Poland	(48) 22 323 9999
	or (86) 400 820 8828	Qatar	(9714) 224 1000
Colombia	(57) 1 3361500	Russia (Moscow)	(7) 495 645 4555
Egypt	(202) 3535 9800	Russia (St. Petersburg)	(7) 812 313 4555
France	(33) 1 55 69 75 75	Saudi Arabia	(966) 1 4066679
Greece	(30) 210 696 2165	Singapore	(65) 6216 9080
Hong Kong	(852) 2233 3322	Sri Lanka	(94) 11 4 4722 72
India	(91) 2266668815	Taiwan	(886) 2 8072 3012
Indonesia	(62) 21 25514722	Turkey	(90) 212 4440112
Jersey	(44) 1534 616 313	UAE	(9714) 2241000
Jordan	(9714) 2241000	UK	(44) 1226 260 260
South Korea	(800) 1577 3003	USA	(1) 716 841 6866
Lebanon	(9714) 2241000	Vietnam	(84) 8 37 247 666

# Important

## Notes

Please visit [www.hsbc.com.sg/premier](http://www.hsbc.com.sg/premier) for the latest version of the HSBC Premier Terms and Conditions and tariffs. You can also contact your Relationship Manager for assistance.

The calculation of Total Relationship Balance in this booklet is applicable only to HSBC Premier customers in Singapore.

Information in this booklet is correct at the time of publication.



