

HSBC Employee Banking Solutions



HSBC

Opening up a world of opportunity



HSBC

HSBC has been supporting our customers for more than 150 years. Today, we serve around 39 million customers worldwide through a network that covers 62 countries and territories.

Established in 1972, HSBC Macau offers a comprehensive range of banking services to its customers.

As the leading international bank in Macau, we are committed to connect our customers, people, investors and communities with a world of opportunities.



Your bank at work

HSBC Employee Banking Solutions is a designated service that provides one-stop banking solutions for employees of our corporate clients.

Opening an account with us through HSBC Employee Banking Solutions gives you all-round banking services with additional product offers, including deposits, mortgage, credit cards and insurance.

With HSBC's global network, we can provide you with different types of accounts and saving plans for your children, plus user-friendly digital banking access to fulfil your financial needs, so you can realise your financial goals at every stage of your life.

Dedicated financial support service

As an employee, you are the biggest asset of your company, and your financial well-being is crucial for a bright future. That's why we created Employee Banking Solutions, a service that offers professional guidance and support so you can make better financial decisions in life, however big or small.





Global-wide support

With our global network spanning major employment destinations, it gives you unparalleled access. We can assist you to fulfil your vision of working overseas, by offering personalised support and solutions to make your arrival and settling easier.

Overseas banking needs

- We can assist you to fulfil your overseas banking needs in more than 30 destinations around the world.

Global transfers

- We offer many ways to make domestic and foreign transfers as well as foreign currency transactions.

Worldwide status

- As an HSBC Jade and HSBC Premier customer, your status is recognised worldwide, giving you seamless support wherever you go. You can also get access to comprehensive banking support whether you are at home or overseas, including global banking support, emergency encashment.

Key features and benefits



International banking support

Our global presence covers more than 30 countries/regions, which makes global banking easy with HSBC.



Purchasing properties overseas

Considering buying a new property overseas? We can assist on your international needs.



International education

We can help you plan ahead for your children's future and pave the way for a successful transition abroad with a full range of international banking and educational support services.



Access to exclusive offers

Unlock offers on deposit, mortgage, credit cards and insurance only available to our Employee Banking Solutions customers.



Personalised services

A dedicated Business Relationship Manager is assigned to your organisation with expertise to help with your banking queries. Our service hotline is also available to address your enquiries.



Convenient account opening service

With our onsite account opening service, you can open a bank account at your organisation without visiting a branch.



Digital convenience

Our digital banking services make it easy for you to take complete control of your finances. From online banking to mobile banking app, you can manage your money anytime, anywhere.



Company exclusive events

Access to various financial and well-being seminars to empower your personal and financial lives.

Exclusive offers

There are more reasons for opening a bank account than just payroll. Simplifying your international needs, our comprehensive banking services allow you to enjoy benefits in saving, spending and even protection.

Join HSBC Employee Banking Solutions now to experience an array of offers.



Accounts

- Fabulous welcome offers with new funds* (if applicable)

* Please refer to section (A) of the terms and conditions for details.



Deposit

- Preferential deposit offers on new fund time deposits, foreign exchange or time deposits. For details, please visit www.hsbc.com.mo/deposit



Mortgage

- Preferential pricing offer
- First year waiver on Fire Insurance premium and perpetual discount for remaining renewal



Credit Cards

- Perpetual annual fee for both primary and supplementary cards
- For more credit card offers, please visit www.hsbc.com.mo/cardoffers



Protection

General Insurance - TravelSurance

- Up to 20% off on insurance premium[#]

Join HSBC Employee Banking Solutions programme and bring in new funds[†] today to receive up to MOP500 cash rewards

Fund-in amount	Cash rewards
MOP50,000 to less than MOP100,000 (or equivalent in foreign currency)	MOP100
MOP100,000 to less than MOP500,000 (or equivalent in foreign currency)	MOP300
MOP500,000 to less than MOP1,000,000 (or equivalent in foreign currency)	MOP500

[#]This offer is applicable to customers who successfully applied for TravelSurance within the Applicable Period through the branches of HSBC and are a current primary or additional cardholder of the Eligible Credit Card(s).

[†] Bring in new funds by the first month after joining HSBC Employee Banking Solutions and maintaining the new funds in the second and the third calendar months.

Apply now

Call 8599 2888

Visit www.hsbc.com.mo/eb

Make an appointment



Terms and conditions apply. Please refer to the HSBC Employee Banking Solutions Terms and Conditions.

Disclaimer:

The general insurance policies are underwritten by QBE General Insurance (Hong Kong) Limited - Macau Branch ("QBE"), which is authorised and regulated by the Autoridade Monetária de Macau ("AMCM") to carry on general insurance business in Macau. QBE is a member of the worldwide QBE Insurance Group. QBE will be responsible for providing your insurance cover and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited, Macau Branch ("HSBC") is registered in accordance with the AMCM's stipulations as an insurance agent in the Macau SAR. General insurance plans are products of QBE but not HSBC. For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into dispute process with you. On the other hand, for any disputes over the terms and conditions of your policy, QBE will resolve with you directly.

Currency conversion involves risk - the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation.

The information shown is based on data obtained from sources believed to be reliable but the Bank and the concerned Information Provider(s) make no representation and accept no responsibility as to its accuracy or completeness and shall not be held liable for damages arising out of any person's reliance upon this information. This information is neither a recommendation, an offer to sell, nor solicitation of an offer to purchase any product. The prices quoted and the other information shown are for reference only and are subject to change without notice.

TERMS AND CONDITIONS FOR EMPLOYEE BANKING SOLUTIONS ('EBS')
General Terms and Conditions

- Promotional Period:** 2 January 2023 to 29 December 2023 (both dates inclusive) ('Applicable Period'), unless otherwise specified in the Specific Terms and Conditions below.
- Who can enjoy the Promotion:** The offers under this promotion (collectively, the 'Offers') are exclusive to the customers who are employees of a company which has been invited by us to join the EBS ('EBS Company') and fulfil all of the following requirements (the 'Eligible Customers'):
 - Only selected employees who have received the invitation from HSBC by email, phone, company visit, and other communication channels at our discretion are eligible to enrol in EBS.
 - Present your company staff card, employment contract or the relevant proof of employment from the human resources department of the employer at the time of enrolment of EBS.
 - Contact our branch staff to apply for an Offer in Macau, unless otherwise specified.
- Bank's Records:** The dates and amounts appearing in the Bank's record will be conclusive as to the date on which an Applicable Account was opened, terminated or converted and amount of balances/number of transactions carried out.
- Total Relationship Balance ('TRB') includes** Macau Pataca/Hong Kong dollar/Renminbi/foreign currency deposits in the Applicable Account(s), unless otherwise specified. To determine the overall TRB of an Eligible Customer, the applicable TRB of designated personal sole account(s) and joint account(s) (where the same Eligible Customer is the principal accountholder) under the same name and identity document number of the Eligible Customer will be included in the calculation.
- Definitions in this promotion:**

Average Daily TRB refers to the average daily TRB in a full calendar month from the first day to the last day of the calendar month (both dates inclusive).

New Fund refers to the net growth in the Eligible Customer's TRB, by comparing the Eligible Customer's TRB in the calendar month before the opening of (or, where applicable, conversion from an existing account to) an Applicable Account against his/her Average Daily TRB in the subsequent first/second/third calendar month (as the case may be) after the month of account opening, according to the Bank's records.

QBE is defined in Clause 9 under Section (D).

EBS means the Employee Banking Solutions offered by us in Macau from time to time.

Macau means the Macau Special Administrative Region of the People's Republic of China.

Offer means an offer relating to any product or service under EBS.

we, us, our, HSBC means The Hongkong and Shanghai Banking Corporation Limited, Macau Branch and its successors and assigns.

you or your means the person who is an employee of a company which has been invited by us to join an EBS.
- Other Promotions:** Unless otherwise specified, the Offers cannot be used in conjunction with any other promotional offer provided by us which relates to the same product.
- The Offers are governed by the General Terms and Conditions (For Personal Sole Account and Joint Account Holders) and the Terms and Conditions applicable to the relevant product(s).
- All Offers are provided subject to prevailing regulatory requirements.
- We have the right to (i) vary these Terms and Conditions and any other terms and conditions relating to the Offers, and (ii) terminate all or any of the Offers at any time without prior notice.
- We reserve the rights to terminate all offers in the following events
 - Your company withdraws from EBS; or
 - You are no longer an employee of an EBS Company.
 - All benefits will be cancelled in the event of termination of an offer, either ongoing or future.
- We have the right to make final decision on any dispute relating to the Offers. We maintain a record of EBS companies which is final and conclusive in the event of any dispute.
- These Terms and Conditions are governed by and will be construed according to Macau laws. You submit to the nonexclusive jurisdiction of the Macau courts.
- The English version of these Terms and Conditions prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of these Terms and Conditions is for reference only.
- No person other than you and us will have any right to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.

Specific Terms and Conditions
(A) Specific Terms and Conditions for EBS Sign-up Offer

- This Offer is valid from 2 January 2023 to 29 December 2023 (both dates inclusive) ('Sign-up Offer Applicable Period').
- This Offer is exclusive to the Eligible Customers who are the sole or principal accountholders (if a joint account) of HSBC Savings Account or HSBC Current Account (the 'Applicable Accounts') of The Hongkong and Shanghai Banking Corporation Limited, Macau Branch (and its successors and assigns) (the 'Bank') and fulfil all the following requirements:
 - be aged 18 or above as of the date of offer fulfilment; AND
 - not a citizen/resident/tax payer resident of the United States of America (U.S.); AND
 - successfully enrolled EBS during the Sign-up Offer Applicable Period; AND
 - having placed New Fund (as defined in Clause 5 under the General Terms and Conditions above) of a specified amount shown in the table below in such Applicable Accounts on or before the last day of the first calendar month after the month of EBS enrolment and maintains the New Fund for the second and the third calendar months after the month of EBS enrolment (as shown in Illustration 1 below). If the amount of New Funds for the second and the third calendar months after the month of EBS enrolment are different, the Offer will be determined based on the lower amount.

Illustration 1

Date of EBS enrolment	During 2-31 January 2023
Date on which the New Fund of at least MOP50,000 must be placed	No later than 28 February 2023
Months on which the New Fund of at least MOP50,000 must be maintained	March & April 2023

Amount of New Fund maintained	Cash Rebate
MOP50,000 to less than MOP100,000 (or equivalent in foreign currency)	MOP100
MOP100,000 to less than MOP500,000 (or equivalent in foreign currency)	MOP300
MOP500,000 to less than MOP1,000,000 (or equivalent in foreign currency)	MOP500

The table below showing the eligibility of the Offer under different scenarios are for reference and illustration purposes only. The Average Daily TRB of new-to-bank customers will be default as zero. For example, assuming that a Customer signed up for EBS in January 2023 and is required to maintain the New Fund till 30 April 2023 in order to receive MOP100 Cash Rebate:

Example	Average Daily TRB as of 31 December 2022	Average Daily TRB as of 31 March 2023	Average Daily TRB as of 30 April 2023	Cash Rebate
1	MOP0	MOP50,000	MOP200,000	MOP100
2	MOP0	MOP200,000	MOP50,000	MOP100
3	MOP50,000	MOP50,000	MOP100,000	Not eligible
4	MOP50,000	MOP100,000	MOP50,000	Not eligible

- Eligible Customers who terminate the Applicable Account(s) before the time of offer fulfilment will be disqualified for the Offer.
- The Cash Rebate will be credited to Eligible Customer's valid personal bank account in HSBC within 4 months upon satisfaction of the conditions in Clause 2 of this Part (A) without further notice.
- Each Eligible Customer can only enjoy the Offer once during the Sign-up Offer Applicable Period.

(B) Specific Terms and Conditions for Mortgage Offer

- This Offer is applicable to Eligible Customers who successfully applied for Home Mortgage loan with HSBC within the Applicable Period through the branches of HSBC.
- When assessing a mortgage loan application, we will consider a variety of factors, which are not limited to your financial and credit position. The final mortgage loan terms and actual interest rate to your application will be subject to our review and approval, which may not be the same as that requested by you.
- Waiver of first year Fire Insurance premium and perpetual discount for remaining renewal of policies are offered to Eligible Customers who successfully applied Home Mortgage loan with HSBC and complete mortgage drawdown.

(C) Specific Terms and Conditions for Credit Card Offer

- If you have successfully applied for a personal primary HSBC Pulse UnionPay Dual Currency Diamond credit card, HSBC Visa Gold credit card or HSBC Visa Classic credit card (each an 'Eligible Credit Card') issued by us in Macau under EBS during the Applicable Period, you are entitled to enjoy perpetual credit card annual fee waiver for such newly approved Eligible Credit Card(s) and additional card(s) of such Eligible Credit Card(s). The additional card has to be applied under the same application form and be of the same card type as the Eligible Credit Card in order to enjoy the perpetual annual fee waiver.
- If, in addition to this Offer, you are entitled to any other promotional offer concurrently provided by us, you are only entitled to receive any one of such promotional offers at our discretion and our decision shall be final.
- You are not eligible for this Offer if you have cancelled any Eligible Credit Card within the past six months.
- We reserve the sole right to approve or decline any credit card application, and we are not obliged to provide reasons for declined applications.

(D) Specific Terms and Conditions for General Insurance Offer ('GI Offer')

- The GI Offer is provided by HSBC.
- This GI Offer is applicable to Eligible Customers who successfully applied for TravelSurance within the Applicable Period through the branches of HSBC ('Eligible Customer') and fulfil all the following requirements:
 - a current primary or additional cardholder of the Eligible Credit Card(s)
 - the GI Offer will be applied to each TravelSurance policy successfully issued by QBE on or before 31 January 2024 and the Offer will be determined based on the product type (as shown in Table I below)

Table I

TravelSurance Product Type	Premium Discount Rate
Singletrip TravelSurance	20%
Multitrip TravelSurance	5%
China Medical Card	5%

- Customers who have withdrawn or cancelled an application/a policy for any TravelSurance within six months before the application for the same insurance product under the GI Offer will not be entitled to the GI Offer in respect of the relevant product(s). The date appearing on QBE's records will be conclusive as to the date on which the application/policy of the relevant insurance product was filed, withdrawn or cancelled.
- The GI Offer is not exchangeable for cash and is not transferable.
- In case of dispute arising from the GI Offer, the decision of HSBC and QBE shall be final and conclusive.
- No person other than the customers, HSBC and QBE will have any right to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- HSBC and QBE reserve the right to alter or terminate the GI Offer (in whole or in part) or amend the relevant terms and conditions any time without prior notice.
- Employees of HSBC are not eligible for the GI Offer.
- The general insurance policies are underwritten by QBE General Insurance (Hong Kong) Limited - Macau Branch ('QBE'), which is authorised and regulated by the Autoridade Monetaria de Macau ('AMCM') to carry on general insurance business in Macau. QBE is a member of the worldwide QBE Insurance Group. QBE will be responsible for providing your insurance cover and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited, Macau Branch ('HSBC') is registered in accordance with the AMCM's stipulations as an insurance agent in the Macau SAR. General insurance plans are products of QBE but not HSBC. For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into dispute process with you. On the other hand, for any disputes over the terms and conditions of your policy, QBE will resolve with you directly.