



Comparative View of our Banking Solutions

Four banking solutions that are here to cater to the customers' individual needs and circumstances.

Key features	Jade	Premier	Advance	Personal Banking
Multi-currency Account				
No monthly fee ¹ (If eligibility criteria is met)	✓	✓	✓	✓
No fee Overdraft up to 1 salary multiple or AED 50,000 (whichever is lower), amount not bearing interest:	Up to AED 5,000	Up to AED 5,000	Up to AED 2,000	Up to AED 500
Pre-Authorised Overdraft Interest Rate	17% per annum (reducing balance)	17% per annum (reducing balance)	19% per annum (reducing balance)	21% per annum (reducing balance)
Preferential deposit rates	✓	✓	✓	
Global Money Account - access up to 21 currencies	✓	✓	✓	✓
Global View and Global Transfers				
International account opening	No Fees	No Fees	No Fees for all Employee Banking Solutions customers. A fee of AED 100 applies for regular customers	No Fees for all Employee Banking Solutions customers. A fee of AED 200 applies for regular customers
Manage your HSBC accounts in different countries with just one single internet log-in	✓	✓	✓	
Instant transfers ² between your global HSBC accounts in different currencies	No Fees	No Fees	No Fees	
Debit Cards				
Cash withdrawal at HSBC ATMs worldwide	No Fees	No Fees	AED 10	AED 10
Cash withdrawals in UAE at UAE Switch ATMs ³	No Fees	No Fees	No Fees	No Fees for salary transfer customers. AED 2 (AED 2.10 inclusive of VAT) for non-salary transfer customers.
Daily cash withdrawal limit	AED 50,000	AED 25,000	AED 15,000	AED 10,000

Key features	Jade	Premier	Advance	Personal Banking
Balance Inquiry Fee	No Fees	No Fees	No Fees	One free balance inquiry per month if salary is transferred to HSBC ¹ . Other transactions are charged as per the rate. AED 1 (AED 1.05 inclusive of VAT) for non-salary transfer customers.
Credit Cards				
Credit Cards with no Annual Fees ⁴	No fees with the HSBC Jade Credit Card	No fees with the HSBC Premier Credit Card	No fees with the HSBC Advance Credit Card	No fees with the HSBC Platinum Select Credit Card
Lounge access at select airports	✓	✓	✓	
Air Miles rewards	Up to 2.5 Air Miles for every AED 1 spent	1 Air Mile for every AED 1 spent	1 Air Mile for every AED 1 spent	1 Air Mile for every AED 4 spent with an HSBC Platinum Select Credit Card
Flexi Instalment Plan, Cash Instalment Plan and Balance Transfers	✓	✓	✓	✓
Dedicated HSBC Concierge⁵	✓			
Relationship Manager	<ul style="list-style-type: none"> ▶ A carefully selected Jade Relationship Director dedicated to understanding your unique challenges and goals will work with you through calls or private meetings ▶ Access to a team of multi-disciplinary specialists to help you achieve your goals and ambitions ▶ Access to a range of attractive funds offered by HSBC and selected external providers worldwide 	<ul style="list-style-type: none"> ▶ A dedicated Premier Relationship Manager creates a financial strategy designed just for you ▶ Insurance and Investment specialist for more complex and long-term decisions ▶ Access to a range of attractive funds offered by HSBC and selected external providers worldwide 	<ul style="list-style-type: none"> ▶ Access to wealth advisers to help fulfill your protection, education and retirement needs and to identify and address your financial objectives 	<ul style="list-style-type: none"> ▶ Access to wealth advisers to help fulfill your protection, education and retirement needs and to identify and address your financial objectives
Account Eligibility Criteria*	(a) Maintain a minimum balance of USD 2,000,000 in deposits and/or investments with us	(a) Monthly net salary transfer of AED 50,000 or (b) maintain a minimum monthly average balance of AED 350,000 in deposits and/or investments, or (c) have a Home Loan drawdown of AED 3,000,000 or above for the first 24 months after which point (a) or (b) applies	(a) Transfer a minimum monthly salary of AED 15,000 or (b) maintain AED 100,000 in a relationship balance	No minimum balance requirement if a minimum salary of AED 5,000 is transferred to the HSBC account, otherwise a minimum monthly average balance of AED 3,000 per account is required (except for HSBC Flexi account or E-saver account).
	*The account balance can be maintained in Current Accounts, Term Deposits, Savings Account, E-saver and Flexi Account.			
Service fee if eligibility criteria is not met		AED 200 (AED 210 inclusive of VAT) per month if eligibility criteria is not met ⁶	AED 100 (AED 105 inclusive of VAT) per month if eligibility criteria is not met ⁶	Minimum Balance Breach Fee- AED 25 (AED 26.25 inclusive of VAT)

Product and Offer Terms and Conditions and fees and charges apply. Mastercard® and Visa Credit Card Terms and Conditions apply.

1. Charges apply if balance criteria or salary criteria is not maintained as per the eligibility of the proposition. No charges are applicable for HSBC Jade.
2. Global Transfers are effected instantly (typically within 6 seconds from submitting the required information) for supported currencies. Exceptionally, in circumstances outside of our control, it may not be possible to effect your transfer through Global Transfers, in which case you should contact our Customer Services to effect your transfer. For terms and conditions, please visit www.hsbc.ae. Live exchange rates are refreshed every 60 seconds at the branch, 90 seconds in Personal Internet Banking and 120 seconds in GVGTT during international weekdays (Monday-Friday). On international weekends (Saturday and Sunday) or when the currency markets and territories are closed, the rate remains unchanged until the next international working day.

Participating countries and territories: Australia, Bahrain, Bermuda, Brunei, Canada, Cayman Islands, China, Egypt, France, Greece, Hong Kong, India, Indonesia, Philippines, Jersey, Malaysia, Malta, Mexico, New Zealand, Oman, Qatar, Singapore, South Korea, Sri Lanka, Taiwan, UK, US, UAE and Vietnam.

3. For more details and the latest pricing please refer to our Schedule of Services and Tariffs available at www.hsbc.ae.
4. The benefits and features set out above are current as at the date they appear in our document. However, they may be subject to change at any time at our discretion. We will try to notify existing customers of any changes that may impact them either in advance of the change or shortly afterwards. Product and Offer Terms and Conditions and fees and charges apply.
5. HSBC Jade clients will enter into a direct agreement with Ten Lifestyle Group PLC under which Ten Lifestyle Group PLC and its affiliates will deliver the lifestyle service available under the HSBC Jade concierge service. HSBC will not be a party to that agreement and will not be responsible for the delivery of the lifestyle services. The HSBC Jade concierge service digital platform is owned and operated by Ten Lifestyle Group PLC.
6. If you do not meet the Premier or Advance eligibility requirements then we reserve the right, at our discretion, to charge you a service fee up to the point we convert your account into a Personal Banking account. Terms and Conditions apply.

For more details on each account type please refer to: **www.hsbc.ae**

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