

HSBC Advance Account

<p>HSBC Advance Account</p>	<p>An account which offers you a comprehensive financial management service, daily banking convenience in both local and overseas.</p>	
<p>Your Benefit</p>	<ul style="list-style-type: none"> • HSBC Advance Debit Card with daily withdrawal limit of US\$1,000 or equivalent. • Access up to 3 accounts using 1 HSBC Advance Debit Card. • 1 main HSBC VISA Platinum Credit Card (3 supplementary cards) with free annual fee for life while maintaining active Advance account. • Free of charge for up to 30X transactions at ATM Bersama. • 24/7 Internet Banking, Mobile Banking and Phone Banking access to help you manage your accounts and execute transactions. • Access to more than 100 HSBC ATM and 49,000 ATM Bersama in Indonesia, and 27,000 HSBC ATM and 1,000,000 Plus ATM Network around the world. • Monitor your HSBC accounts worldwide in a single window with Global View through Internet Banking. • Transfer funds between your HSBC accounts in real-time with Global Transfer. 	<p>www.hsbc.co.id</p>
<p>Important Notes</p>	<p>To avoid the risk of data misuse and unauthorized transaction, we suggest you to consider the following important notes:</p> <ul style="list-style-type: none"> • Protect your CVV/CVC number (3 digits number at the back of your credit card) when doing an online transaction. • Maintain the confidentiality of your PIN to avoid unauthorized use of your card. • Monitor the usage of your card at merchants to avoid data duplication. • Do not open an e-mail from unknown parties, especially if the content is website links and application files. • HSBC never authorizes any party to take your credit card or debit card. • Immediately contact our call center for lost/stolen card reporting. 	
<p>Eligibility</p>	<p>Maintaining a Total Relationship Balance (TRB) of Rp 50 million or above.</p>	<p>www.hsbc.co.id e-Welcome Pack</p>

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Tariff and Charges		For more information
Total Relationship Balance	<p>Total Relationship Balance (TRB) of minimum Rp. 50.000.000,- Monthly fee of Rp. 100.000,- if TRB less than the minimum amount.</p> <ul style="list-style-type: none"> • <i>Opening balance : Rp. 5.000.000,-</i> • <i>The fee will be waived if the average monthly Total Relationship Balance is equal to or more than equivalent of Rp. 50.000.000,- for HSBC Advance</i> 	<p>www.hsbc.co.id Tariff and Charges</p>
Current Accounts	<p>Indonesian Rupiah Current Account</p> <ul style="list-style-type: none"> • Opening balance : Rp. 1.000.000,- • Account closure fee : Rp. 50.000,- 	
Saving Account	<p>Indonesian Rupiah Saving Account</p> <ul style="list-style-type: none"> • Opening balance : Rp. 1.000.000,- • Account closure fee : Rp. 50.000,- <p>Foreign Currency Saving Account</p> <ul style="list-style-type: none"> • Currency availability : USD, GBP, SGD, AUD, NZD, CAD, EUR, HKD, JPY, CHF and RMB. • Opening balance : USD 100 or equivalent in other foreign currency. • Account closure fee equivalent to Rp. 50.000,- 	
Time Deposit	<p>Indonesian Rupiah Time Deposits</p> <ul style="list-style-type: none"> • Minimum placement : Rp. 20.000.000,- • Tenor : 1, 2, 3, 6 and 12 month(s) <p>Foreign Currency Time Deposits</p> <ul style="list-style-type: none"> • Currency availability : USD, GBP, SGD, AUD, NZD, CAD, EUR, HKD, JPY, CHF and RMB. • Minimum placement equivalent USD 2,000. • Tenor : 1, 2, 3, 6 and 12 month(s), availability tenor is depending on the Time Deposit's currency. <p>Early break fee</p> <ul style="list-style-type: none"> • 1 - 3 month(s) : 1% • 6 months : 2% • 12 months : 3% • There is no interest paid for early break 	
ATM Cash Withdrawal Fee	<ul style="list-style-type: none"> • Rp. 30.000,- for every cash withdrawal via PLUS network. • Free of charge up to 30 transactions / month (including cash withdrawal, transfer, and balance Inquiry transactions) via ATM Bersama. For the following transaction, you will be charged Rp. 7.500,- per transaction. 	
Other Fees	<p>For more information about other fees related to our banking services, please refer to Tariff and Charges document in our website.</p>	

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Summary of Key Terms		Reference
Account Operation and Account Service	<ul style="list-style-type: none"> You must ensure that sufficient fund will always available in your account for any issued cheque or bilyet giro to avoid yourself from being included into Bank Indonesia Black List. Any loss or fraudulent use of any HSBC's bank instrument to access the account must be immediately reported HSBC. Account statement must be carefully examined and any error or discrepancies must be immediately notified to HSBC. 	Terms and Condition
Joint Account	Joint Account holders shall be jointly and severally liable for all liabilities incurred on the account(s) related to the services and terms and condition.	
Collection and Use of Your Information	<ul style="list-style-type: none"> Under a strict code of secrecy and security and for permitted purposes, HSBC will collect, use and disclose information on customer, its representatives and connected persons. HSBC shall at all times comply with any regulatory and legal obligations, including those concerning tax (among others FATCA) and those designed to combat financial crime in various countries where HSBC Group operates. Related to FACTA (a tax regulation of the US), HSBC must obtain certain tax document from customers to determine their tax status under the FATCA regulation. If customer fails to provide such documents, HSBC will not able to provide any banking services to the customer. 	
Changes in Terms and Condition	Every changes in Terms and Condition will be notified to you, 7 (seven) business days before the effective date.	
Product and/or Service Offer	You allow us to offer our products and services through your phone, address or e-mail.	
Termination of Service	If not regulated specifically in any related specific terms and conditions, we may terminate the provision of any service to you at any time and for any reason whatsoever within 3 (three) business day following a written notification to you.	

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Summary of Key Terms		Reference
<p>Indonesian Deposit Insurance Corporation ("LPS")</p>	<p>The eligibility of a deposit to be covered by the deposit guarantee program managed by LPS depend on the maximum guaranteed amount of deposit (stipulated by LPS) and effective interest rate of such deposit. If at any time, the effective interest rate of a deposit is above the maximum interest rate deem reasonable from time to time by the LPS for the purpose of the deposit guarantee program ("Maximum Interest Rate"), then such deposit would not be eligible to be covered by the deposit guarantee program and if the effective interest rate at any time is at or below the prevailing Maximum Interest Rate, then the Deposit would again be covered by the said program.</p>	Terms and Condition
<p>PIN (Personal Identification Number)</p>	<ul style="list-style-type: none"> You are fully responsible for the security and strict confidentiality of your PIN. You should not keep any written record of your PIN. You must report to us immediately if you believe that your PIN has been known to or fallen into the hands of an unauthorized person. 	

We value your comments

If you would like to give us your feedback or comment, please contact us through one of these channels:

- Online : submit your comments via hsbc.co.id (customer feedback)
- HSBC Call Center (021) 5291 4722 atau 64722 (from your mobile phone) or 0804 1 86 4722 (from all cities in Indonesia)
- Visit our nearest branch