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# Liquid

**We Can                      We Do**  
**Raise local traders to global players.**

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## Time to look ahead



Thanks to the concerted efforts of Malaysians coming together to fight COVID-19, the country seems to have emerged from the toughest period of the health crisis and is now on its way to recovery.

However, we should not let our guard down. We need to continue to make the right decisions to stay on this road to recovery. It may be bumpy along the way and the impact of COVID-19 will likely curtail growth for a while until the spread globally is brought under control or a vaccine is found.

Major markets have rebounded since steep declines in the first quarter of 2020 but still remain volatile. In our first article, we take a look at how the recovery may look and what you can do to position your investments to not only manage the volatility but potentially take advantage of opportunities over the long term.

One area of investments that has come to the fore amidst COVID-19 is sustainable investing. There have been growing conversations that the crisis is a wake-up call accelerating the need for a different approach to investing that includes a company's environmental, social and governance strategies alongside traditional financial performance metrics.

Our second article this month takes a deep dive into sustainable investing to understand it better

and consider how it can be a positive addition to your overall investment strategy.

Meanwhile, what we have experienced with COVID-19 is a stark reminder that we cannot predict what will happen in life. It is important to be prepared and ensure that you and your family are protected when the unexpected happens. Insurance should play a key part of your long-term financial strategy and I hope our article about insurance offers you a better understanding of how it can help you in critical times.

Finally, in line with our goal to help Malaysians attain financial empowerment and instil financial literacy in the local community as part of our brand initiatives turning CANs into DOs, we share some tips on how you can start a conversation and teach your children about financial literacy from a young age in our last article.

Please continue to take care of yourself and happy reading.

Tara Latini  
Country Head  
Wealth and Personal Banking

# Liquid

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An aerial photograph of two rowers in a scull on a body of water with small, choppy waves. The rowers are positioned in the lower-left quadrant of the frame, moving towards the top. The water is a deep teal color. The scull is white with a black interior. The rowers are wearing blue and dark blue clothing. The oars are black with white blades.

# WHERE TO NEXT?

**With the impact of COVID-19 likely to curtail growth for a while, it's a good time to evaluate whether your current savings and investment strategy is the best way forward.**

**A**s restrictions slowly unwind around us and the world begins to emerge from the initial economic shock of COVID-19, it is time to consider what has happened over the past few months and think about the best way forward with our money and investments.

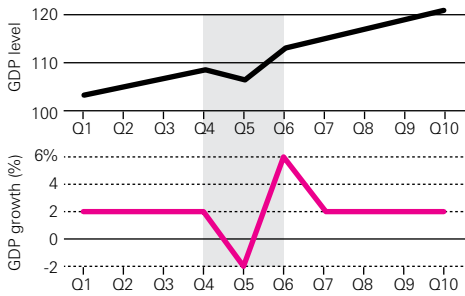


## Possible roads to recovery

No one has a crystal ball which can tell us what our recovery trajectory will be. Here are the most likely possible scenarios that experts have predicted.



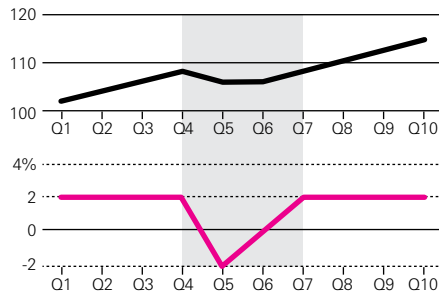
### V-shaped: The likely scenario



Source: BCG Center for Macroeconomics analysis

The “classic” real economy shock – a displacement of output, but growth eventually rebounds.<sup>1</sup> A possible scenario with annual growth rates able to fully absorb the shock.<sup>1</sup>

### U-Shaped: The plausible scenario



The ugly sibling of V – the shock persists, and while the initial growth path is resumed, there is some permanent loss of output.<sup>1</sup> A plausible scenario.<sup>1</sup>

### L-shaped: The unlikely scenario



Highly unlikely scenario unless COVID-19 does significant structural damage to the economy’s supply side – the labour market, capital formation or the productivity function.<sup>1</sup>

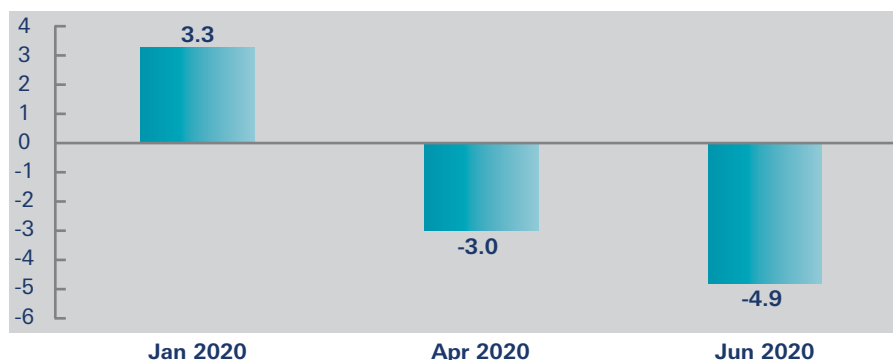
HSBC Global Asset Management in a report released 1 July 2020, is of the view that we will most likely experience a “swoosh” type recovery with a sharp rebound in the near-term followed by a more gradual recovery over time.<sup>2</sup>

Meanwhile, in the International Monetary Fund’s June World

Economic Outlook forecast, the global body projected a deeper recession in 2020 and a slower recovery in 2021 compared to their April forecast.<sup>3</sup> This pessimism reflects the worse than anticipated outcomes in the first half of 2020, an expectation of more persistent social distancing into the second half of the year, and damage to supply potential.<sup>3</sup>

## A deeper recession

(Global real GDP growth, 2020 year-on-year percentage change)



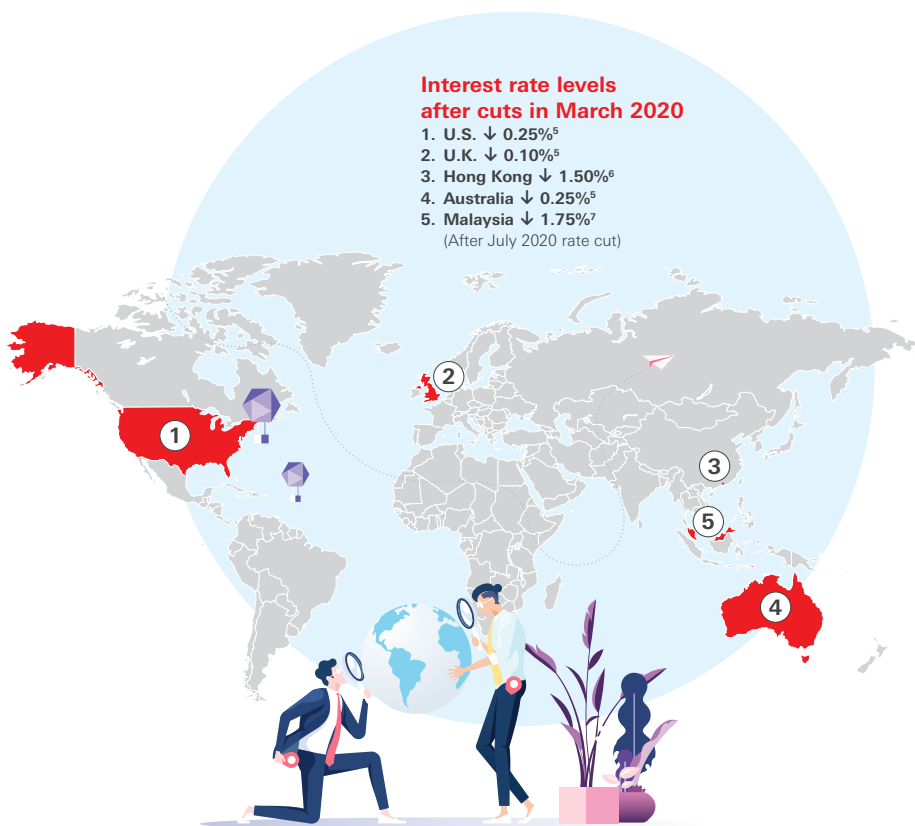
Source: IMF, World Economic Outlook



## Lower interest rates, longer

To prevent the global economy from falling off a cliff as a result of COVID-19, policymakers and central banks around the world have been pulling out almost all the stops in monetary and fiscal responses to prevent this crisis from turning into a lasting depression.<sup>4</sup>

While record low interest rates will help our economy rebound and recover, interest rates themselves probably won't see the same fate. Some experts believe we have entered an environment of even lower interest rates for longer.<sup>8</sup> As an investor, you will need to brace yourself for this new reality where income from savings interest will stay low for the foreseeable future, and look to other options like equities to build your wealth.<sup>9</sup>



## Where to invest as we recover from COVID-19

Upside case



**Buy cyclical and value stocks**

Base case



**Buy credit and focus on these sectors:  
Healthcare, Automation  
Cybersecurity, E-commerce  
& Sustainable investment**

Downside case



**Buy gold**

3 growth sectors after COVID-19



**Food**



**Healthtech**

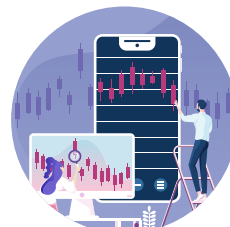


**Automation**



Source: Forbes, Where to invest after Covid – buy this, 26 May 2020.

## 3 rules to investing in crisis



**#1**

Keep your money in the stock market



**#2**

Make sure your investments are age and risk appropriate



**#3**

Only invest money you don't need anytime soon

Source: The Motley Fool, 3 investing rules that can get you through the next stock market crash, 5 July 2020.

## What to do with your money

There is no perfect answer. But using learnings from previous crises like the Asian Financial Crisis and Global Financial Crisis, here are some tips for thought.



### Invest in businesses uncorrelated to the business cycle

Businesses which are less sensitive to the business cycle are more likely to prosper as households and businesses differentiate between what they want and what they need.<sup>10</sup>

### Bet on countries with strong institutions


Good, coherent government and a well-run civil service will tend to encourage a faster return to confidence helping businesses return to normality quicker.<sup>11</sup>

### Go to gold

Gold is often referred to as a safe haven investment, especially in times of crisis when it normally holds its value or increases.<sup>12</sup> Apart from providing diversification from equities and bonds, gold may also be a good option with the decline in interest rates.<sup>12</sup>

### Disruption is a good thing in crisis

A crisis can often break down barriers to change and allow new disruptive players to emerge.<sup>12</sup> COVID-19 has contributed to the rise in automation and onshoring of production, increased adoption of technology and an overall move to a much more virtual world.<sup>12</sup>

If your savings is not providing you with optimal returns through the recovery, perhaps it's time to relook into your investment strategy. Your Relationship Manager can offer assistance and walk you through other alternatives to grow your wealth whether it's unit trusts, bonds/sukuk and structured investments. 

**Sources:** **1** Harvard Business Review, What coronavirus could mean for the global economy, 3 March 2020. **2** HSBC Global Asset Management, Global Investment Strategy, July 2020. **3** International Monetary Fund, Reopening from the Great Lockdown: Uneven and uncertain recovery, 24 June 2020. **4** Pimco, From hurting to healing, 1 April 2020. **5** Investing.com, Central Banks. **6** South China Morning Post, Hong Kong cuts interest rates after US Fed's surprise move to bolster sagging economy as coronavirus outbreak spreads worldwide, 4 March 2020. **7** The Edge Markets, BNM rate cut hints of a higher vulnerability, 8 July 2020. **8** Pimco, Post-pandemic interest rates: lower for longer, 13 April 2020. **9** Lowy Institute, After coronavirus: Where the world economy will stand, 26 March 2020. **10** Perpetual, Investing in the time of COVID-19, 29 April 2020. **11** Schroders, Eight lessons from previous crises that apply today, 2 June 2020. **12** The Times UK, Coronavirus: How to protect your investment portfolio, 23 June 2020.

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# Sustainable Investing

**Investing in the greater good of our planet and its people through Environmental, Social and Governance investments can be good for your bottom line as well.**

Climate change is one of the biggest global risks and consumers have responded by changing consumption patterns to ensure our world's sustainability.<sup>1</sup> Now companies are also embracing sustainability as part of business culture.<sup>1</sup> It is not only good for our world, but academic studies have concluded that companies with better Environmental, Social and Governance (ESG) performance are more likely to show high profitability as well.<sup>1</sup>

Sustainable or ESG investing focuses on long-term value creation and preservation by investing in companies that embrace this ideology.<sup>1</sup> Integrating ESG issues into investment decisions can help manage risks and deliver long-term capital growth.<sup>1</sup>

## Sustainable investments cover a wide range of topics



### ENVIRONMENTAL

How companies manage their impact on the environment.

- Greenhouse gas emissions
- Resource depletion
- Water usage
- Waste and pollution



### SOCIAL

How companies manage relationships with employees, clients and communities.

- Regard for human rights
- Development and treatment of staff
- Oversight of supply chain
- Health and safety



### GOVERNANCE

How companies are governed or managed.

- Executive pay
- Business ethics and culture
- Diversity and structure of board
- Regard for shareholder rights

Source: The Hongkong and Shanghai Banking Corporation Limited, Sustainable investments: Introductory guide, 2020.

## COVID-19 and ESG issues

The immediate human and economic impacts of COVID-19 have been very visible across the world. In fact, this global crisis has put the spotlight on ESG issues and potentially highlighted the need for companies to rethink their true level of resilience to

potential shocks including health, climate and others.<sup>2</sup>

With COVID-19 as a backdrop, we can examine how certain parts of the economy have been impacted by the spread and what it means

from an ESG perspective. These may be important issues to consider when investing moving forward as companies that can create value for all stakeholders are more likely to succeed in the long-term and deliver the returns investors seek.<sup>2</sup>

ESG insights	1 ENVIRONMENTAL ISSUES <sup>2</sup>	2 SOCIAL ISSUES <sup>2</sup>	3 GOVERNANCE-RELATED ISSUES <sup>2</sup>
+	<p><b>Less air travel</b> has led to significant reductions in greenhouse emissions.</p> <p><b>More remote meetings and conferences</b> have removed the need to travel, which reduces our carbon footprint.</p>	<p><b>More focus on healthcare systems</b> as the health impacts of COVID-19 highlights the vulnerabilities of global health systems.</p> <p><b>Rethink of how gig economy workers are paid</b> so contractors and casual workers are more fairly treated.</p>	<p><b>Shift to more proxy voting</b> at AGMs as large gathering are discouraged across many countries.</p>
≠	<p><b>Working from home</b> reduces commuting, thus lowering emissions and pollution but is offset by increased energy usage at home.</p> <p><b>More online delivery</b> reduces personal shopping trips and mass movement but increases the use of packaging material.</p> <p><b>Lower emissions from reduced industrial output</b> are likely temporary and will rise again when factories ramp up and energy demands grow.</p>	<p><b>Social inequality may increase in the near term</b> with flexible work arrangements showing a gap in the ability to do so between the educated and less-educated workforce but may drive improved digital access for all over time.</p> <p><b>Stockpiling forces alternative sourcing</b> as panic buying drives price inflation, scarcity and counterfeits but may also induce alternative supply chain sourcing which benefits more local producers.</p>	<p><b>Rise in asset impairments and write downs</b> could have both positive and negative impact on results, performance and future earnings.</p>
—	<p><b>Increase in disposable food packaging usage</b> could contribute to more waste that will end up in landfill.</p>	<p><b>More people may fall back into poverty</b> as low-income households are likely to be disproportionately impacted by the burden of COVID-19.</p>	<p><b>Travel restrictions could impact audits</b> leading to incomplete reports or late filings that could impact compliance and add additional uncertainty to markets.</p>

While the immediate focus for many investors may be on market volatility, COVID-19 strengthened the strategic importance of sustainable investments in preserving and creating long-term value.<sup>3</sup> The crisis

demonstrated the value of ESG with the MSCI World ESG index outperforming the parent benchmark MSCI ACWI by 1.5% YTD as of 10 April 2020.<sup>3</sup> ESG investment products also received record inflows

amidst COVID-19: net inflows into ESG Exchange-Traded Funds in the first two months of 2020 reached US\$14.3 billion, far higher than the US\$2.4 billion invested in the same period in 2019.<sup>3</sup>



Here's how the recent market turmoil may change the outlook for ESG investing.

**ESG focus on energy transition towards low carbon economy and alignment with UN sustainability development goals.<sup>3</sup>**


ESG strategies, which hold underweight exposures in the energy sector and overweight exposures in healthcare and technology, have outperformed the wider market in recent market volatility.<sup>3</sup>

**More likely inclusion of companies with transparent supply chains in ESG funds.<sup>3</sup>**

This enables investment managers to better identify risks and screen out companies vulnerable to energy transition and breakdowns in manufacturing process and flow of products – disruptions that this crisis has brought to the fore.<sup>3</sup>

**ESG investing is about long-term value creation and preservation.<sup>3</sup>** While ESG funds have exhibited some resilience in the current market volatility, investors should still practice caution.<sup>3</sup>

**ESG could be considered to strengthen portfolio resilience and capture long-term growth opportunities** for investors who want to build diversified portfolios.<sup>3</sup>

To find out more about ESG investing and how you could incorporate it as part of your larger investment strategy, speak to your Relationship Manager today. 

## Why should you consider ESG factors in investment?



### 1. MITIGATE RISK

**ESG issues can be financially material and impact share prices.** For example, climate change presents the risk of damaged assets, changing regulations and more frequent catastrophic events.



### 2. ENHANCE POTENTIAL RETURNS

**Companies with strong ESG metrics are more likely to outperform.** Companies that address, combat and develop solutions to ESG can be a source of alpha – returns in excess of the market return.



### 3. UNLOCK OPPORTUNITIES

**Firms that can best adapt to changing consumer needs and regulatory requirements are more likely to benefit.** Seventy-seven countries have committed to net zero carbon emissions by 2050 at the Climate Summit.

Source: The Hongkong and Shanghai Banking Corporation Limited, Sustainable investments: Introductory guide, 2020.

**Sources:** **1** The Hongkong and Shanghai Banking Corporation Limited, Sustainable investments: Introductory guide, 2020. **2** The Hongkong and Shanghai Banking Corporation Limited, #WhyESGMatters: COVID-19's effect on ESG issues, 30 April 2020. **3** HSBC, Sustainable Investments Product Ideas Booklet, April 2020

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Together we thrive





# Insurance & You

**Having the right insurance at the wrong time can be critical to protecting your financial future.**

If there is a lesson the recent health crisis has taught us, it is this: we cannot predict what will happen in life.

So, it is important that you are prepared and protected when the unexpected happens. You've worked hard to build a life and a solid financial position for yourself and your family, so you want to be sure that what you have built is protected if disasters and accidents happen – and they can and do happen.



Insurance is your protection. It may not be something we like to talk about because it forces us to acknowledge some uneasy truths about life, but insurance is an essential element of sound financial planning. You need insurance to protect your life, your ability to earn income, to look after your family and to keep a roof over your head.

## WHAT INSURANCE DO YOU NEED?

There are many types of insurance available on the market so it can be difficult to determine what insurance policies you really need. While the insurance agent might pitch for you to have all types of insurance policies in place, choosing the right insurance should be determined by your specific situation.<sup>1</sup> Factors such as age, children, lifestyle and employment benefits are all things to consider when deciding what insurance you need and what you don't need.<sup>1</sup>

Generally, financial experts recommend that all of us have these four insurance policies in place to protect ourselves: life, medical, disability and property.<sup>1</sup> Each of these covers a specific aspect of your life and is important to your financial future.<sup>1</sup>

Life insurance will help provide your loved ones with a level of financial security when you pass away; medical insurance will help cover medical costs for yourself and your family; disability insurance will cover potential loss of income if you can't work; and property insurance will cover your home while a car insurance will protect your vehicle.<sup>2</sup>

## Life insurance

Ask yourself this question: Will someone in my life be adversely impacted financially by my untimely death?



If your answer is yes, then you should have life insurance. The greatest reason to have life insurance is to provide for those you leave behind.<sup>1</sup> This is critical if you have family that is dependent on your income to pay the bills.<sup>1</sup> Industry experts suggest a life insurance policy should cover ten times your annual income.<sup>1</sup> This amount should provide enough of a financial cushion for your family to cover existing expenses, pay debts and re-group after your death.<sup>1</sup> However, if your life is complicated – kids, business, high amounts of debt – then you should probably increase your amount of coverage.<sup>3</sup> When estimating the amount of life insurance coverage you need, take into account funeral expenses, mortgage payments, living expenses like loans, credit cards and taxes, child care and future education costs, as well as business liabilities if you are a business owner.<sup>1</sup>

There are two basic types of life insurance – traditional Whole Life and Term Life. Whole Life is a policy you pay until you pass away and Term Life is a policy for a set amount of time.<sup>1</sup> There are considerable differences between the two policies, and it is advisable to seek financial expert advice when planning your life insurance needs.<sup>1</sup> Points to consider when you are deciding between these two types of policies include your age, occupation, number of dependent children and other factors to ensure that you have the necessary coverage to protect your family.<sup>1</sup> Another popular option

# ...choosing the right insurance should be determined by your specific situation.

these days are investment-linked insurance plans. These life insurance policies combine investment and protection where the premiums you pay provide you with not only life insurance coverage but part of the premium will be invested into investment funds of your choice.<sup>4</sup>

## Medical insurance

People say, “health is wealth”. And there is truth in the saying because good health allows you to work, earn money and generally enjoy life.<sup>5</sup> Which is why medical insurance is an important type of protection you should have.<sup>5</sup>



Medical insurance is designed to cover the cost of private medical treatment, which can be very expensive, especially with hospitalisation and surgery.<sup>6</sup> It ensures that you don't have to worry about the cost of seeking treatment during emergencies and also provides you with an income stream while you undergo treatment and recover from sickness.<sup>6</sup>

For those who prefer to seek private medical care, it is worth noting that Malaysia has been experiencing one of the highest medical inflation rates in ASEAN in recent years<sup>7</sup> – at a rate exceeding 12% per year.<sup>8</sup> This means the cost of private healthcare in the country looks set to continue to rise. Having medical insurance in place will allow you to seek the medical treatment of your choice knowing that you will be financially taken care of when you are ill.

## Disability insurance

No one assumes that we will become disabled from the result of an accident, so we rarely think that we'll ever need total or permanent disability insurance. Yet, numbers may tell a different story. While there are no available statistics for Malaysia, information from the US Social Security Administration show that three in 20 workers entering the workforce will become disabled and will be unable to work before they reach the age of retirement.<sup>1</sup> Of the US adult working population, 12% are disabled in some form and nearly 50% of those workers are in their working years.<sup>1</sup>

While Malaysia may not be the United States, the statistics show that accidents can happen and will impact a person's ability to continue to work and earn an income. Even if you have good life and health insurance coverage and sufficient savings, the inability to work for weeks, months or perhaps even returning to work at all can be financially debilitating.<sup>1</sup> Disability insurance, or what typically falls under the personal accident insurance umbrella in Malaysia, will provide financial compensation for injury, temporary or permanent disability, medical and hospitalisation expenses, and in some cases income replacement to reduce your financial burden.<sup>9</sup>








## Property insurance

For most of us, our home is our biggest asset. So it makes sense to protect it with adequate insurance coverage.<sup>10</sup> If you have a mortgage, you may already have some form of homeowner's insurance in place as required by the bank.<sup>5</sup> But the insurance may only cover what you owe the bank and not necessarily the entire value of your property. To ensure you have full protection for your property, you can opt for these three types of policies to protect your home: homeowners insurance, householders insurance and basic fire insurance.<sup>10</sup>

When buying property insurance, it is important to make sure that your property is adequately insured taking into account renovations and enhancements you have made to your property.<sup>10</sup> For comprehensive coverage for your house as well as the contents, you will probably need to buy a combination of the three types of property insurance available.<sup>10</sup>

There are many different types of insurance for different protection needs. And none of them are one-size-fits-all. At HSBC, we have a comprehensive selection of protection plans to suit you wherever you are along life's journey and whatever your life's circumstances are, ranging from life to medical to retirement and more. Speak to your Relationship Manager to learn more about how you can put the right protection in place for yourself and your family. 

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### PA Care

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### Critical Cover

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Even when an unexpected event derails your life, know that your protection is secure. Critical Waiver/Secure Waiver rider lets you lock in the security of an uninterrupted protection and savings journey.

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**Sources:** **1** Investopedia, 4 types of insurance everyone needs, 7 May 2019. **2** The Balance, Why do I need insurance? 20 November 2019. **3** Forbes, Yes, you probably need life insurance and here's why, 11 May 2017. **4** Insurance Info, Investment-linked insurance, undated. **5** The Balance, Types of insurance policies you need, 20 March 2020. **6** Insurance Info, Medical & health insurance, undated. **7** New Straits Times, Why do my medical, health plan premiums/contributions keep increasing? 22 October 2019. **8** New Straits Times, The lowdown on medical and health insurance/takaful, 16 October 2019. **9** Insurance Info, Personal accident insurance, undated. **10** Insurance Info, Home insurance, undated.



*Send love from home, away from home.*

**We Can We Do**

## Make instant transfers<sup>1</sup> to HSBC accounts overseas from home

While you adapt to the new normal, you can still conveniently send money overseas to your family and friends with the only banking solution in Malaysia that lets you transfer money online instantly<sup>1</sup> from your HSBC account to other HSBC accounts in these countries and territories:

• Australia • Bahrain • Bermuda • Channel Islands & Isle of Man (CIOM) • Egypt • Greece • Hong Kong • India • Indonesia • mainland China • Malta • New Zealand • Oman • Philippines • Qatar • Singapore • Sri Lanka • Taiwan • United Arab Emirates • United Kingdom • United States • Vietnam  
with more countries and territories coming soon.

You can now receive instant fund transfers from your family or friends from Hong Kong, Singapore and Vietnam to your HSBC Malaysia account.

### Enjoy the following benefits with the enhanced Global Transfers:



Instant money transfers<sup>1</sup> to other HSBC accounts overseas



Cross-border foreign currency fund transfers are completed in seconds<sup>2</sup>



Simple navigation and easy repeat payments



Quick and convenient transfers on a single screen

Send money to family and friends with a few simple clicks today. [Transact now.](#)



HSBC Bank Malaysia Berhad 198401015221 (127776-V). <sup>1</sup>HSBC Premier customers enjoy zero transfer fees. HSBC Advance customers will be charged USD7 (debit foreign currency account) or RM22 (debit Ringgit Malaysia account) per transaction. Instant foreign currency to foreign currency exchange transfer is available 24 hours 7 days. Transfer for Ringgit Malaysia is from Monday to Friday 9.30am to 3pm. If you perform any transfer outside those hours, the actual amount to be debited will be based on the next business day's exchange rate. <sup>2</sup>For HSBC Premier or HSBC Advance customers only. Subject to destination country's local regulation and HSBC internal policy requirement.





# Financial Education For Kids

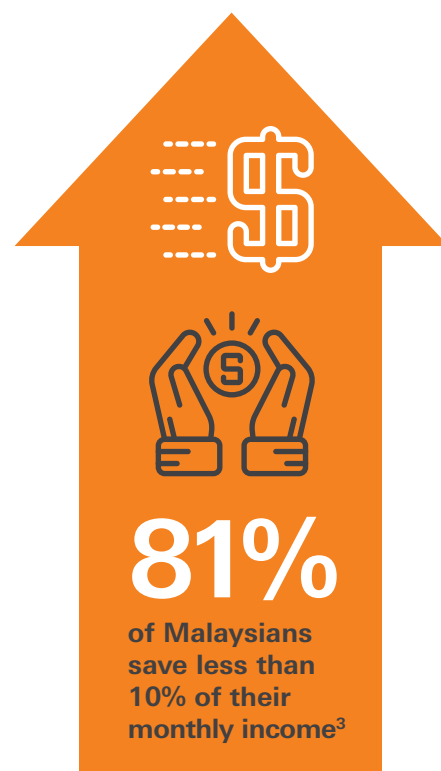
**Tips to help you start the conversation and teach your children financial literacy from a young age.**

It is never too early to teach your child about money and finances. It is important to start financial education early – to build good habits and a healthy relationship with money from a young age. This will help with the overall financial wellbeing when your child is older.

Many of the habits we have as adults are developed early in life, at home and from our parents.<sup>1</sup> The key to building financial knowledge and good money habits is to take advantage of this fact and start at home at an early age where you still have significant influence over your child's learning development as a parent.<sup>1</sup>

Your home and family provide a safe environment for your child to learn and experience the financial pitfalls like over-spending, not saving, insufficient funds to understand the importance of being financially prepared in adulthood.<sup>1</sup> Plus, you make an ideal teacher as a parent because children tend to look to their parents as their first role models and a source of learning and development.<sup>1</sup>

As a parent you are the perfect person to teach your children good money habits. Children are like sponges and are truly gifted at learning. You can start introducing and guiding your child on simple lessons from as young as 3-years-old.<sup>2</sup>





## Make financial education fun

Financial concepts can be boring to children so traditional classroom methods may not be the best way. Instead, make financial learning fun with activities and games to get your child interested.<sup>2</sup> Be creative and make use of online learning tools available like educational money-related apps and games.<sup>2</sup>

To help you get started, here are three ideas of financial lessons you can teach your child suitable for their age group.



## Exploring the world of work and earning money



### Working and earning money

- Use stories like re-telling fairy tales set in the real world to discuss work and earning money.
- Ask your child what they would like to be when they grow up.
- Explain to them adults work because they need to earn money.
- Earning money lets us buy the things we need and the things we want.



### Needs and wants

- Explain the difference between needs and wants.
- Needs are the things we can't live without – clothes, food, water.
- Wants are the fun extras or treats – ice cream, games console, soft toys.



### Saving your money

- Explain to them that saving the money you earn in a bank will grow over time.
- Savings allow you to buy things for yourself and do whatever you like.
- Teach them how to count money so they learn the concept of how much they are saving.
- Explain to them you can use spare money to buy property and invest to earn more money.



Watch this video with your child to learn more about this topic

## How to spend money wisely



### Budgeting for a trip

- Plan an adventure-themed trip with your child to discuss how to budget and spend money wisely.
- For example: If you are planning a trip to the South Pole, what do you need for the trip?
- Discuss how to choose wisely when buying the things you need for the trip.
- Do you need a winter jacket? Or is a book about penguins more important?



### Determining needs vs wants

- Discuss how do you decide between the things you need and things you want.
- Explain why it's important to spend on things you need first before the things you want.
- Explain that not everyone has the same needs and wants.
- Talk about budgeting and how it's important to make smart choices to live within your means.



Watch this video with your child to learn more about this topic

## How to spot the signs of fraud



### Explain what fraud is

- Pretend you are a detective and discuss with your child what signs you would look for to detect fraud.
- Explain that fraud can happen:
  - When someone pretends to be you to steal your money
  - Or persuades you to give them your money by lying to you about who they are
- Once you know what fraud is, you can spot the signs.
- Explain to your child the best place to keep your money is in a bank account to keep it safe.



### Ways fraudsters try to scam you

- Explain even though your money is safe in a bank, fraudsters will try to steal it from you by tricking you.
- Fraudsters can pretend to be your bank to fish for information from you by using email, SMS text or phoning you.



### Simple ways to spot a scam

- Use the example of an email and see if your child can spot suspicious things in the email.
- Do they know your name?
- Are there spelling mistakes & bad grammar?
- Are there unusual fonts?
- Check sender's email address.
- Don't click on any link in the email.



### How to protect yourself

- It is always important to keep personal details private.
- Banks will never ask you to:
  - Give your PIN code
  - Give them access to your card details or bank account info
  - Share banking code and password
  - Transfer money to a different account
- Don't give your personal information like date of birth, favourite colour or other information you may use in your password.



Watch this video with your child to learn more about this topic



## HSBC Premier Junior Savers Account<sup>4</sup>

Start your child on the journey to financial independence and success early on with the HSBC Premier Junior Savers Account.



A comprehensive savings account.




Inculcate personal money management and good spending habits early with an HSBC Junior Savers Debit Card

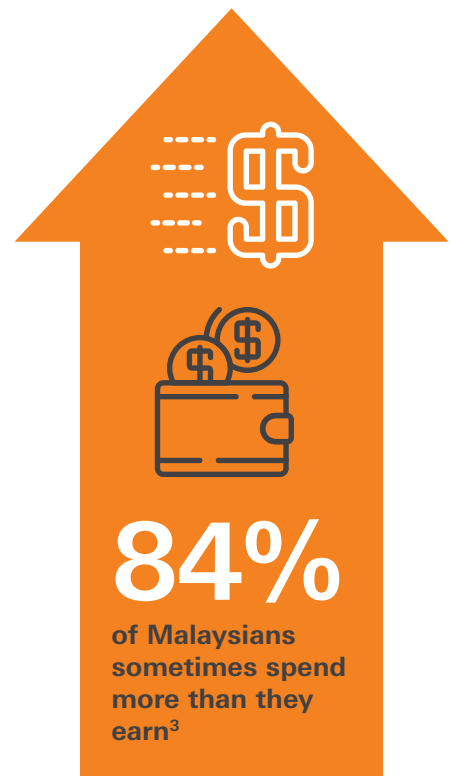


Have peace-of-mind to ensure their financial well-being with tools to easily monitor account activities



Competitive savings interest rates<sup>5</sup> and opportunity to build savings through Cash Back redemption from your HSBC Premier Credit Card reward points<sup>6</sup>

For more information, speak to your Relationship Manager or visit <https://www.hsbc.com.my/accounts/products/premier-junior-account/> today. 



**Sources:** **1** MyPF.my, Financial literacy begins at home, 4 November 2019. **2** MyFP.my, Teaching your children lessons about money, 4 August 2018. **3** Malaysian Financial Planning Council, Financial capability & utilization of financial advisory services in Malaysia, 2018. **4** Protected by PIDM up to RM250,000 for each depositor. **5** HSBC Premier Junior Savers Promotion Terms and Conditions apply. Valid from 15 July 2020 until 31 December 2020. **6** HSBC Premier Junior Cash Back Redemption Campaign Terms and Conditions for Premier World Credit Card apply & HSBC Premier Junior Cash Back Redemption Campaign Terms and Conditions for Premier Travel Credit Card apply. The campaign is open to the primary credit cardholders. Valid until 31st December 2020.



## MAKE YOUR CHILD'S DREAMS A REALITY WITH PREPWORKS

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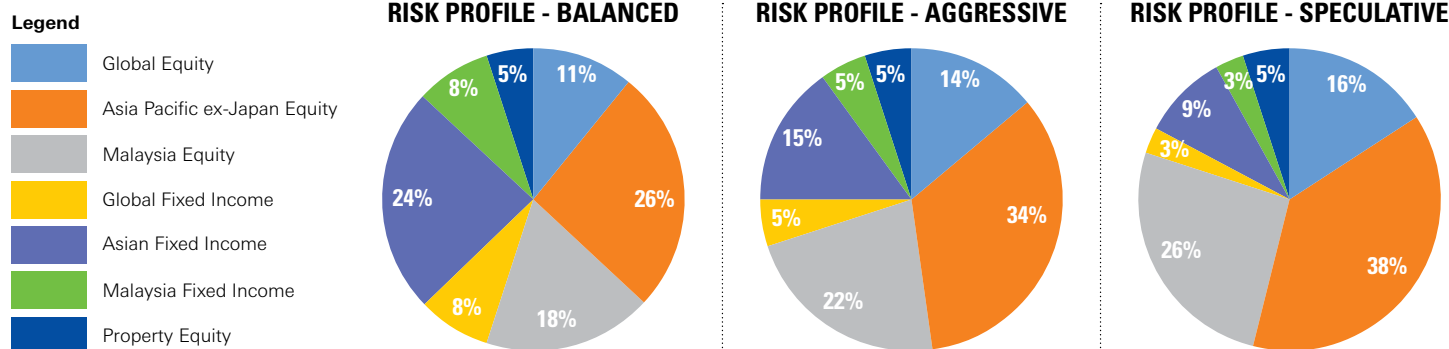
\* PrepWorks Terms and Conditions apply. Exclusively for HSBC Premier Travel Credit Card, HSBC Premier World Mastercard Credit Card and HSBC Premier Visa Debit Card customers in Malaysia only and subject to appointments only and on first come, first served basis. Valid until 31 December 2020. Find out more at [www.hsbc.com.my/prepworks](http://www.hsbc.com.my/prepworks).

# HSBC'S FUND SELECTION FOR PORTFOLIO ALLOCATION SERVICE\*

## short-term fund performance

ASSET CLASS	FUND NAME	1 MONTH (01.07.20 to 31.07.20) %	3 MONTHS (01.05.20 to 31.07.20) %	6 MONTHS (01.02.20 to 31.07.20) %	1 YEAR (01.08.19 to 31.07.20) %	3 YEARS (01.08.17 to 31.07.20) Annualised %
Global Equity	Advantage Global Equity Volatility Focused (MYR-Hedged Class)	4.98	10.24	-3.95	0.70	4.18
	United Global Durable Equity (MYR-Hedged)	5.06	8.97	-6.58	-1.64	5.80
Global Fixed Income	Advantage Global High Income Bond (MYR-Hedged)	2.41	8.60	-0.04	3.51	N/A
Asia Pacific ex-Japan Equity	Affin Hwang Select Asia ex Japan Opportunity	6.97	15.24	18.46	19.25	7.13
	Advantage Asia Pacific ex Japan Dividend	7.24	10.00	3.58	1.61	7.62
	Principal Asia Pacific Dynamic Income (MYR)	8.74	15.02	6.18	8.18	3.70
	Principal Islamic Asia Pacific Dynamic Equity	13.48	18.44	18.68	23.12	5.08
	Affin Hwang Aiiman Asia (ex Japan) Growth	7.58	15.31	19.37	22.79	7.27
Asian Fixed Income	Affin Hwang Select Bond (MYR)	1.42	4.81	2.65	6.54	5.12
	RHB Asian Total Return	1.11	5.97	2.58	4.89	1.86
	RHB Asia High Income Bond (MYR-Hedged Class)	2.25	7.63	0.55	4.38	N/A
Malaysia Equity	Affin Hwang Aiiman Growth	17.71	33.87	23.57	20.11	5.48
	Eastspring Investments Dana al-Ilham	14.98	29.80	20.58	16.95	7.35
	Eastspring Investments Equity Income	9.75	16.92	7.82	3.33	2.85
	Eastspring Investments Growth	19.58	36.77	30.87	24.96	4.96
Malaysia Fixed Income	Affin Hwang Aiiman Income Plus	2.03	2.28	3.15	6.90	6.45
	CIMB-Principal Bond	1.91	2.53	3.51	7.62	6.57
	Principal Islamic Lifetime Sukuk	1.57	2.33	3.09	7.32	6.52
Property Equity	Manulife Investment Asia-Pacific REIT	1.34	4.35	-9.25	-9.55	2.13
	Manulife Shariah Global REIT (MYR)	3.50	8.02	-2.26	1.30	N/A

### REFERENCE ASSET MIX



Talk to your Relationship Manager for more information on the above funds.

\*This material has not been reviewed by the Securities Commission (SC). Portfolio Allocation Service is provided to you to assist you in constructing, at asset class level, your unit trusts investment portfolio by referring to a Reference Asset Mix. The Reference Asset Mix is suggested by HSBC based on your risk profile, needs, investment preferences, knowledge and experience. All information provided is for reference only, you are encouraged to also consider your personal circumstances in following the Portfolio Allocation Service. Data is sourced from Morningstar Asia Limited on Jul 31, 2020.

KDN: PP1620807/2013033027)

# Liquid

We Can We Do  
引领本地商家走向国际。

未来路在何方？

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可持续投资

第7页

保险与您同行

第11页

儿童财务教育

第15页



# 向前看，往前走



在马来西亚人齐心协力对抗新型冠状病毒(COVID-19)之下，我们终于跨过了这场健康危机最艰难的时期，如今正逐步走向复苏。

但是，我们不应该放松警惕。我们必须继续做出正确的决定，才不会偏离复苏的轨道。这段路程可能颠簸不平，而且COVID-19的影响很可能会抑制经济的增长好一阵子，直到全球成功控制病毒蔓延，或是找到疫苗为止。

自2020年首季的急剧下降以来，主要的市场强劲反弹，但仍保持波动。在本刊第一篇文章中，我们来看市场可能会如何复苏，以及如何为您的投资定位，不仅管理波动性，而且有可能可以善用机会获得长期的收益。

在这一波COVID-19疫情中，其中一项最重要的投资领域是可持续投资。越来越多的人认为，这场危机敲响了警钟，促进了人们对另一种投资方法的需求。这个方法包括了公司的环境、社会 and 治理策略，以及传统的财务绩效指标。

本月的第二篇文章则深入探讨了可持续投资，让您了解得清楚，并且考虑如何将它纳入您的总体投资策略。

同时，COVID-19带来的经历，明显给了我们提示：谁也无法预测人士下一刻会发生什么事。未雨绸缪是很重要的，确保您和家人做好万全准备，当意料之外的事情发生时才能受到保障。保险应在您的长期财务战略中扮演关键角色，我希望我们有关保险的文章能使您更好地了解保险在紧急时刻如何为您提供帮助。

最后，作为我们品牌倡议将CANs转成DOs的其中一个环节，并配合我们协助马来西亚人取得财务赋权，以及在当地社群灌输金融知识的目标，我们在最后一篇文章中分享了一些技巧，教您如何与您的孩子对话，让他们从小就接受财务知识的教育。

盼您保重身体，并祝您阅读愉快。

Tara Latini  
马来西亚区  
财富与个人银行业务主管

## Liquid

#46 09月2020年

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# 让每一天的生活更轻松快捷。

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### 购物和旅行

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# 未來路 在何方？

由于新型冠状病毒 (COVID-19) 的影响可能会在一段时间内抑制经济增长，因此现在是评估您当前的储蓄和投资策略的好时机。

随着我们身边的限制逐渐解除，这个世界也从COVID-19最初的经济冲击中渐渐复苏，现在是时候回溯过去几个月发生的事情，并思考如何善用我们的资金和投资继续向前迈进。

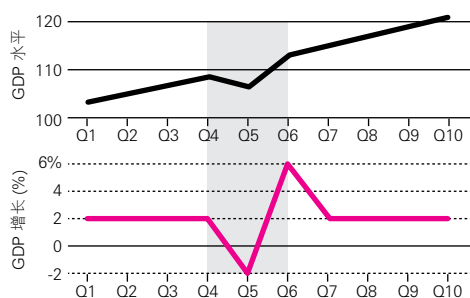


## 可能的复苏之路

没有人拥有一颗能够预测我们复苏轨迹的水晶球。以下是专家们所预测最可能发生的情况。



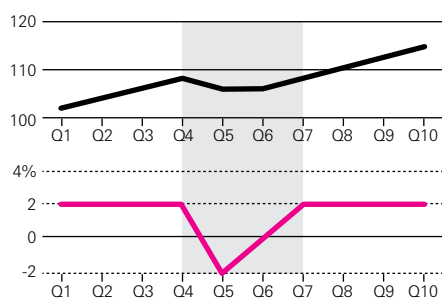
V形：可能的情况



资料来源：BCG宏观经济分析中心

“经典”的实体经济冲击 — 产出的位移，但增长最终会反弹<sup>1</sup>。一种可能的情况是年增长率能够完全吸收冲击<sup>1</sup>。

U形：合理的情况



V的丑陋版 — 冲击仍然存在，虽然初始的增长路径复苏了，但会有一些永久性的产出损失<sup>1</sup>。这是一个合理的情况<sup>1</sup>。

L形：不太可能的情况



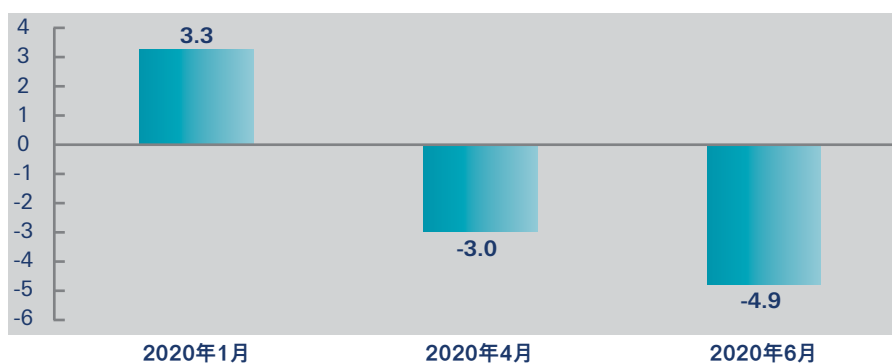
除非COVID-19对经济的供应方造成重大结构性损害(比如劳动力市场、资本形成或生产力功能)，否则这种情况极不可能发生<sup>1</sup>。

HSBC Global Asset Management在一项于2020年7月1日发布的报告中认为，我们很可能会经历“发射”式的复苏，在近期内将急剧反弹，然后随着时间的推移逐渐恢复<sup>2</sup>。

与此同时，在国际货币基金组织6月份的《世界经济展望》预测中，该全球机构预计，与4月份的预测相比，2020年将陷入更深的衰退，而2021年的复苏将放缓<sup>3</sup>。这种悲观的情绪，反映了2020年上半年的结果差于预期，预计下半年更为持久的社交隔离，以及对供应潜力造成的损害<sup>3</sup>。

## 陷入更深的衰退

(全球实际GDP增长，2020年同比变化)



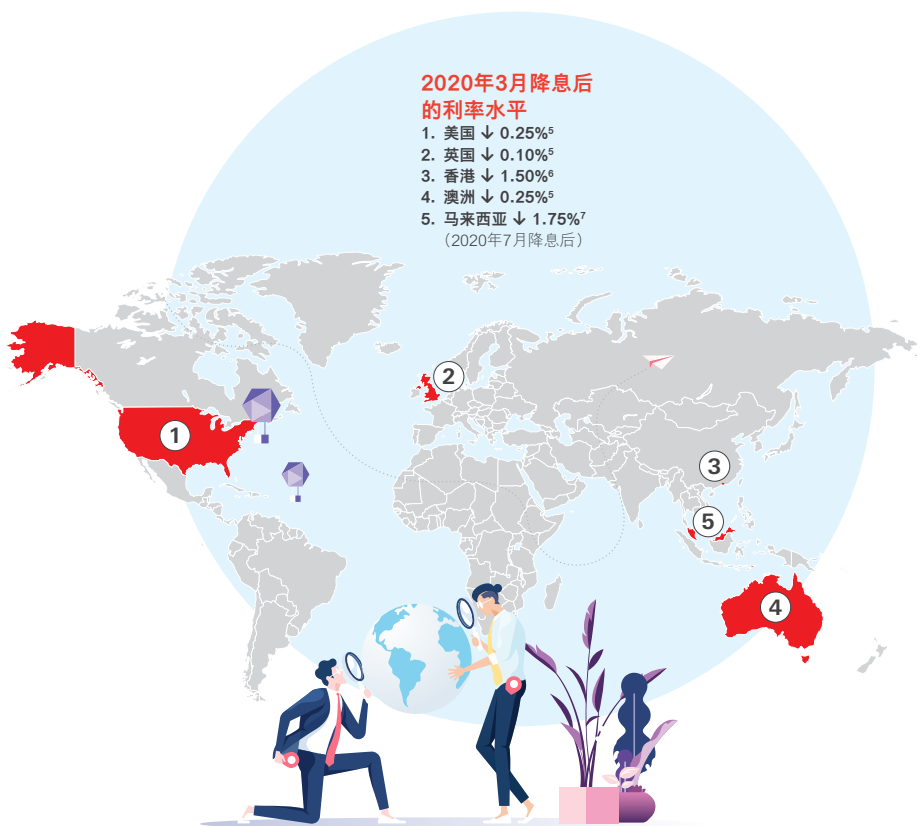
资料来源：国际货币基金组织，《世界经济展望》



## 更低的利率，更长的时间

为了防止COVID-19导致全球经济从悬崖坠落，世界各地的决策者和中央银行已经竭尽所能，推出了货币和财政应对措施，以防止这场危机演变成持久的经济萧条<sup>4</sup>。

虽然创纪录的低利率将帮助我们的经济反弹和复苏，但利率本身可能不会有同样的宿命。一些专家认为，我们已步入一个更低利率的环境，并将更长久一些<sup>8</sup>。由于储蓄利息收入在可预见的未来将保持较低水平，作为投资者的您需要为这个新的现实做好准备，并寻求其他选择，比如股票，以积累财富<sup>9</sup>。



## 从COVID-19中复苏之时，该投资什么？

上行情况



购买周期性  
和价值股

基本情况



购买信贷并专注于以下领域：  
卫生保健、自动化、网络安全、  
电子商务和可持续投资

不利情况



买金

COVID-19之后的  
3大增长领域



餐饮



健康科技



自动化



资料来源：Forbes, Covid之后投资什么，2020年5月26日。

## 危机中投资的 3大规则



**#1**  
把钱存入股市



**#2**  
确保您的投资  
符合年龄和  
风险要求



**#3**  
只投资您近期  
内不需要的  
资金

资料来源：The Motley Fool, 3大投资规则帮助您度过  
一次股市崩盘，2020年7月5日。

## 如何使用您的资金？

这道问题并没有一个完美的答案。不过，从以前的危机（例如亚洲金融危机和全球金融危机）中汲取经验，以下这些想法可以供您思考。

### 投资与经济周期无关的业务

由于家庭和企业在他们想要和需要的东西之间作出区分，因此对经济周期不那么敏感的企业更有可能繁荣起来<sup>10</sup>。

### 押注拥有强大制度优势的国家

政策连贯一致的好政府，以及运作良好的公务员制度，将倾向于鼓励人们更快地重拾信心，从而帮助企业更快地恢复正常<sup>11</sup>。

### 选择黄金

黄金一般被称为避险投资，尤其是在危机时期，黄金通常会保持其价值或增值<sup>12</sup>。除了提供股票和债券的多元化投资以外，随着利率的下降，黄金也可能是一个不错的选择<sup>12</sup>。

### 危机中的破坏是一件好事

危机通常可以打破阻止改变的障碍，并允许新的破坏性参与者出现<sup>12</sup>。COVID-19促进了自动化的提升及生产的境内外包，提高技术的采用，并且整体迁移至更虚拟化的世界<sup>12</sup>。

如果您的积蓄没有在整个复苏过程中为您提供最佳的回报，那么也许是时候重新考虑您的投资策略了。您的客户关系经理可以为您提供帮助，并向您分析其他选择以增加您的财富，无论是通过单位信托、债券/回教债券或结构化投资。<sup>1</sup>

资料来源: 1 Harvard Business Review, 新型冠状病毒对全球经济意味着什么, 2020年3月3日。2 HSBC Global Asset Management, 全球投资战略, 2020年7月。3 国际货币基金组织, 从大封锁中重新开放: 不平衡和不确定的复苏, 2020年6月24日。4 Pimco, 从伤害到复原, 2020年4月1日。5 Investing.com, 中央银行。6 南华早报, 新型冠状病毒疫情全球扩散, 美联储出人意料地采取行动以提振疲软的经济后, 香港降息, 2020年3月4日。7 The Edge Markets, BNM降息暗示了更高的脆弱性, 2020年7月8日。8 Pimco, 疫情后的利率: 更低也更长, 2020年4月13日。9 Lowy Institute, 新型冠状病毒之后: 世界经济的发展方向, 2020年3月26日。10 Perpetual, COVID-19疫情下的投资, 2020年4月29日。11 Schroders, 8个昔日危机带给我们的教训, 在今天仍然适用, 2020年6月2日。12 英国时报, 新型冠状病毒: 如何保护您的投资组合, 2020年6月23日。

#### 需要新的视角？

扫描二维码，关注我们的**HSBC Wealth Insights**获取资产类别观点、外汇观点、财富需要等等的最新深入分析

您也可以浏览[www.hsbc.com.my/wealth/insights/](http://www.hsbc.com.my/wealth/insights/)





# 让外汇交易变得更简单。

We Can We Do



## 汇丰银行满足您所有的外币需求

有了汇丰银行一站式妥善处理您所有的外汇交易需求，您可以安心无忧。

### 外币储蓄

使用我们优化的多种货币HSBC Everyday Global Account<sup>1</sup>来储蓄和进行交易，支持11种货币（包括马来西亚令吉），并且只需一个账户和一张借记卡。



### 外币投资

通过我们广泛的外币投资工具，善用国际机会以增长您的财富。



### 24/7外币转账和付款

借助我们的Enhanced Global Transfer<sup>2</sup>服务，您可以随时随地免费<sup>3</sup>进行即时国际转账。



### 外币旅行解决方案

只需一张多种货币借记卡，您即可轻松自在旅行，随意使用11种币购买物品，并以外币提取现金。



### 网上外币兑换的优惠汇率

卓越理财客户可获得实时报价，并享有诱人的外币兑换优惠汇率。

### Enhanced Global Transfer<sup>2</sup>

只需几秒钟，即可从您的汇丰银行账户网上即时汇款<sup>3</sup>至其他海外的汇丰银行账户。您现在也可以收到您的家人或朋友来自香港、新加坡和越南的汇款，汇至您的马来西亚汇丰银行账户。

请立即与您的客户关系经理联系，或登录[汇丰网上银行](#)。



HSBC Bank Malaysia Berhad 198401015221(127776-V)。PIDM构成员。<sup>1</sup>由马来西亚存款保险机构保障，每位存款人可获得高达RM250,000的保护。附属的外币帐户将在下一个工作日自动开设。<sup>2</sup>仅适用于汇丰银行卓越理财或汇丰银行高级客户，须符合当地法规和汇丰银行内部政策要求。<sup>3</sup>汇丰卓越理财客户享有零转账费。汇丰银行高级客户每次交易需支付7美元（借记外币帐户）或22令吉（借记令吉帐户）。每周7天、每天24小时提供即时外币兑换转账成外币的服务。外币兑换成令吉则是从周一至周五，上午9时30分至下午3时。如果您在上述时间以外进行任何转账，则实际借记的金额将基于下一个工作日的汇率。

通过对支持这种意识形态的公司进行投资，可持续或ESG投资致力于长期的价值创造与保存<sup>1</sup>。将ESG议题纳入投资决策，可以帮助管理风险并实现长期资本增长<sup>1</sup>。

# 可持续投资

通过环境、社会 and 治理投资，将资金投资于地球和人类的利益，您也可以从中获利。

气候变化是全球最大的风险之一，消费者均已做出回应，通过改变消费方式来确保我们世界的可持续发展<sup>1</sup>。如今，企业们也将可持续发展作为企业文化的一部分<sup>1</sup>。这不仅对我们的世界有益，而且学术研究也得出结论，在环境、社会 and 治理(ESG)上表现更优异的公司，也更能展现强大的获利能力<sup>1</sup>。

## 可持续投资涉及广泛的议题



### 环境

企业们如何管理对环境的影响。

- 温室气体排放
- 资源枯竭
- 用水量
- 废物与污染



### 社会

企业们如何管理与员工、客户和社区的关系。

- 关于人权
- 员工的发展和待遇
- 监督供应链
- 健康和安全



### 治理

企业们如何被治理或管理。

- 高级管理人员的薪酬
- 商业道德与文化
- 董事会的多样性和结构
- 关于股东权益

资料来源：香港上海汇丰银行有限公司，《可持续投资：入门指南》，2020年。

## 新型冠状病毒(COVID-19和ESG议题)

COVID-19对人类和经济的直接影响，在世界各地均显而易见。实际上，这场全球危机已将焦点放在ESG议题上，并潜在地凸显了企业们必须重新考虑其对潜在冲击(包括健康、

气候等)的真实应变能力<sup>2</sup>。

以当前的COVID-19为例，我们可以从ESG的角度去研究某些经济层面如何被病毒的传播所影响，以及其真正

的含义。在未来投资时，这可能是需要考虑的重大议题，因为能够为所有利益相关者创造价值的公司，更有可能在长期取得成功并达到投资者寻求的报酬<sup>2</sup>。

ESG 概念	1 环境议题 <sup>2</sup>	2 社会议题 <sup>2</sup>	3 治理相关的议题 <sup>2</sup>
+	<p><b>较少的航空旅行</b>已大大减少了温室气体的排放量。</p> <p><b>越来越多的远程会议和研讨会</b>，取代了商务出行，从而减少了我们的碳足迹。</p>	<p><b>医疗保健系统受到更大的关注</b>，因为COVID-19对健康的影响凸显了全球医疗系统的脆弱性。</p> <p><b>重新思考零工经济工人的薪资问题</b>，以便更公平地对待承包商和临时工。</p>	<p><b>转向更多代理投票</b>会是股东周年大会的趋势，因为许多国家不鼓励举行大型聚会。</p>
≠	<p><b>在家工作</b>减少了通勤，从而减少了排放和污染，但被家中增加的能源使用量所抵消。</p> <p><b>更多的在线交付</b>减少了个人购物行程和群众的移动，但增加了包装材料的使用。</p> <p><b>减少的工业产出所产生的较低排放</b>可能是暂时的，并且很可能随着工厂的增加和能源需求的增长而再次上升。</p>	<p><b>社会不平等的现象可能会在近期内增加</b>，随着灵活工作的安排突显了受教育人士和受教育程度较低的劳动力两者之间存在的差距，但随着时间的推移，这可能会推动和提升数码应用的普及化。</p> <p><b>库存迫使替代采购</b>，因为恐慌性购买推动价格上涨，并促成商品稀缺和假冒商品的情况，但这也可能导致替代性供应链采购，从而使更多本地生产者受益。</p>	<p><b>资产减值和减记的增加</b>，可能对业绩、表现和未来收益产生正负两面的影响。</p>
—	<p><b>一次性食品包装使用量的增加</b>可能造成更多的垃圾，最终将囤积在填埋场。</p>	<p><b>更多人可能会陷入贫困</b>，因为低收入家庭可能因为COVID-19的负担而造成不成比例的影响。</p>	<p><b>出差旅行的限制可能会影响审计</b>，导致报告不完整或文件提交延迟，从而可能影响合规性并给市场增加更多不确定性。</p>

尽管许多投资者的直接关注点可能是市场动荡，但COVID-19增强了可持续投资在保存和创造长期价值方面的战略重要性<sup>3</sup>。这场危机证明了ESG的

价值，截至2020年4月10日，MSCI World ESG指数超越母公司MSCI ACWI的基准，年初至今超越1.5%<sup>3</sup>。在COVID-19中，ESG投资产品也获

得了创纪录的资金流入：2020年前两个月，ESG交易所买卖基金的资金净流入达到143亿美元，远高于2019年同期所投资的24亿美元<sup>3</sup>。



这是近期的市场动荡可能会改变ESG投资前景的方式。

**ESG专注于向低碳经济的能源过渡，并与联合国可持续发展目标保持一致<sup>3</sup>。** ESG战略在能源领域的风险偏低，在医疗保健和技术领域的风险偏高，在近期市场动荡中表现优于大市场<sup>3</sup>。

**ESG基金中更有可能将具有透明供应链的公司纳入其中<sup>3</sup>。** 这使投资经理可以更好地识别风险，并筛选出容易受到能源转型以及制造流程和产品流向故障影响的公司，而这场危机已经突显了这些影响<sup>3</sup>。

**ESG投资是长期的价值创造和保存<sup>3</sup>。** 尽管ESG基金在当前市场波动中表现出一定的弹性，但投资者仍应谨慎行事<sup>3</sup>。

**ESG可以被考虑用来增强投资组合的弹性，并抓住长期的增长机会，适合想要建立多元化投资组合的投资者<sup>3</sup>。**

若想进一步了解有关ESG投资，以及如何将其纳入您更大的投资策略中，请立即与您的客户关系经理联系。■

## 为什么您要考虑投资中的ESG因素？



### 1. 缓解风险

**ESG议题可能会在财务上产生重大影响并影响股价。** 打个比方，气候变化造成了资产受损、法规变更和更频繁的灾难性事件的风险。



### 2. 增强潜在回报

**具有良好ESG指标的公司更有可能表现优于大市。** 应对ESG议题并提供解决方案的企业们，可以是Alpha的来源，获得超过市场平均汇报的超额回报。



### 3. 制造机会

**最能适应不断变化的消费者需求和法规要求的公司更有可能从中受益。** 在气候行动峰会上，有77个国家承诺在2050年实现净零碳排放。

资料来源：香港上海汇丰银行有限公司，可持续投资：入门指南，2020年。

资料来源: 1 香港上海汇丰银行有限公司，可持续投资：入门指南，2020年。2 香港上海汇丰银行有限公司，# WhyESGMatters: COVID-19对ESG议题的影响，2020年4月30日。3 汇丰银行，可持续投资产品建议手册，2020年4月。

# 选择HSBC Fusion中小企业银行业务的5个理由。

We Can We Do

## 两者兼顾， 谈何容易？

处理个人财务的同时又得掌握公司的银行业务，如果您正面对这项挑战，那是时候选择我们为中小企业量身定制的银行业务解决方案——HSBC Fusion。

### 5大理由：



#### 1. 优惠利率和费用减免

汇丰银行会确认您的1-Biz商业账户\*和个人账户的总余额，以便为您提供更好的存款利率。您可享受贷款和外币兑换的优惠利率，以及网上银行交易的费用减免。



#### 2. 简单高效的财务管理

统一您的汇丰银行账户，一站式在网上集中管理您的存款，以及管理和追踪付款等等。



#### 3. 个人化银行服务

专属的客户关系经理和联络中心的支援，在您有需要时为您提供协助。



#### 4. 商务管理解决方案

善用基于云端的会计管理和商家付款解决方案，以便更好地管理您的业务财务。



#### 5. 国际连通性

作为世界领先的国际银行之一，我们拥有全球业务覆盖范围、市场洞察力，并可以在我们拥有业务的其他国家提供解决方案。

抓紧这个机会，进一步拓展您的中小企业业务财务，并更快地实现您的个人财务目标。您可以拨打1300-801-998联系HSBC Fusion热线，或登录[www.hsbc.com.my/fusion](http://www.hsbc.com.my/fusion)以了解更多详情。

与我联系



Together we thrive



**保**险就是您的保障。这可能是一件我们不太愿意去讨论的事情，因为它迫使我们承认生活中一些令人不安的事实，但是保险是健全的财务规划中很重要的组成部分。您需要保险来保护您的生命，以及您赚取收入、照顾家人和拥有一栋房子的能力。

#### 您需要什么样的保险呢？

市场上有许多类型的保险，因此要认定您真正需要的保险单可能并不容易。虽然保险经纪可能会建议您签购所有类型的保险，但是您应该根据您的具体情况来选择合适的保险<sup>1</sup>。在决定您需要和不需要的保险时，您应该考虑的因素包括了年龄、孩子、生活方式和就业福利等等<sup>1</sup>。

一般上，金融专家建议我们所有人都应该签购这四种保险来给自己提供保障：人寿、医疗、伤残和房屋<sup>1</sup>。其中每一种都涵盖了您生活种的特定方面，对您的财务未来至关重要<sup>1</sup>。

人寿保险将会在您离世时为您的亲人提供一定程度的财务保障；医疗保险将会帮助您和您的家人支付医药费；伤残保险将会在您无法工作时弥补您的潜在收入损失；房屋保险将会保障您的房子，而汽车保险则保障您的车子<sup>2</sup>。

# 保险与您同行

**在错误的时间拥有正确的保险，对于保障您的财务未来可以发挥关键的作用。**

如果说最近的健康危机教会了我们什么，那就是人生充满了无法预测的事情。

因此，在意料之外的情况发生时准备就绪并受到保障是非常重要的。您一直努力打拼，就是为了让自己和家人生活舒适，并建立稳固的财务状况。一旦发生灾难事故，而且它们确实可能发生，您肯定希望确保自己所打造的一切得到保障。



## 人寿保险

问自己一个问题：如果我过早离世，会否造成我生命中某个人在财务上承受重大打击呢？



如果您的回答是肯定的，那您就应该签购人寿保险。拥有人寿保险的最大原因，就是为您留下的亲人提供生活保障<sup>1</sup>。如果您的家庭是依靠您的收入来过活，这一点就更关键了<sup>1</sup>。业界专家建议，一份人寿保险保单的覆盖范围，应该是您年收入的十倍<sup>1</sup>。这笔数额应该足以为您的家人提供足够的财务缓冲，支付现有开支，偿还债务，并在您离世后重整家庭<sup>1</sup>。尽管如此，如果您的生活较为复杂(如孩子、生意、高额债务)，那么您可能需要提高您的覆盖范围<sup>3</sup>。在估算您所需的人寿保险覆盖范围时，请考虑丧葬费、抵押贷款、生活支出(如贷款、信用卡和税金、育儿和未来教育费)以及企业负债(如果您是老板)<sup>1</sup>。

人寿保险有两种基本类型：传统的终身人寿保险和定期人寿保险。终身寿险是您要支付到离世那一天的保单，而定期寿险则是一段固定时间的保单<sup>1</sup>。这两种报道那之间差别很大，建议您在规划人寿保险的需求时咨询财务专家<sup>1</sup>。您在决定选择这两种类型的保单时，

# ...但是您应该根据您的具体

# 情况来选择合适的保险。

要考包括您的年龄、抚养子女人数及其他因素，确保您有足够覆盖范围保障您的家人<sup>1</sup>。目前，另一种受欢迎的选项是投资连结保险。这些寿险保单将投资和保障结合在一起，您所支付的保费不仅为您提供寿险覆盖，而且部分保费将投资到您选择的投资基金中<sup>4</sup>。

## 医疗保险

俗语说得好，健康就是财富。有了健康，您可以工作、赚钱并享受生活<sup>5</sup>。这就是为什么医疗保险是您应该拥有的重要保障<sup>5</sup>。



医疗保险旨在支付私人医疗费用，这可能非常昂贵，尤其是牵涉到住院和手术治疗<sup>6</sup>。它可确保您不必担心在紧急情况下寻求医疗服务的费用，并且还为您提供了在您接受治疗并从疾病中康复期间的收入来源<sup>6</sup>。

对于那些喜欢寻求私人医疗服务的人来说，值得注意的是，马来西亚近年来一直是东盟医疗通货膨胀率最高的国家之一<sup>7</sup>，每年的增长率超过12%<sup>8</sup>。这意味着马来西亚的私人医疗保健成本看起来将继续上升。有了医疗保险，您可以确保自己在生病时在经济上将得到照顾，从而可以自行选择就医。

## 伤残保险

没有人会假设自己因为一场事故而致残，因此我们很少去思考自己有一天会需要全面或永久性伤残保险。然而，数据给我们讲了一个不一样的故事。尽管马来西亚并没有可参考的统计数据，来自美国社会保障署的资料显示，每20名劳动人口之中，有3名将成为残疾人士，并在退休年龄前就无法工作<sup>1</sup>。在美国成年劳动人口中，12%有某种形式的残疾，其中将近50%处于工作年龄<sup>1</sup>。

尽管马来西亚并不是美国，但统计数据显示事故可能发生，并且会影响一个人继续工作和赚取收入的能力。即使您拥有良好的人寿和健康保险覆盖范围，并有足够的积蓄，但连续数周、数月或甚至永远无法工作，可能导致您面对财务困境<sup>1</sup>。残疾保险，或在马来西亚通常属于个人意外保险，将为受伤、暂时或永久性残疾、医疗和住院费用提供财务补偿，在某些情况下也提供替代收入以减轻您的财务负担<sup>9</sup>。





## 房屋保险

对我们大多数人来说，家是我们最大的财富。因此，通过适当的保险覆盖范围来保障我们的家是非常合理的<sup>10</sup>。如果您有抵押贷款，您可能已经按照银行的要求签购了某种形式的房屋保险<sup>5</sup>。但是，该保险可能仅仅涵盖了您欠银行的债务，而不一定涵盖您的房屋的全部价值。为了确保您的房屋受到充分的保障，您可以选择以下三种类型的保单来保障您的房子：屋主保险、住户保险和基本火险<sup>10</sup>。

签购房屋保险时，重要的时要确保您的房产得到充分的保险，同时要考虑到您对该房产所进行的翻新和改进<sup>10</sup>。要获得房屋和财产的全面覆盖，您可能需要签购市场上可得的、包括这三种房屋保险在内的组合<sup>10</sup>。

保险的类型包罗万象，旨在满足不同的保障需求，但是并没有所谓人人通用的一种保险。汇丰银行提供全方位的保险选项，从人寿、医疗到退休等等，无论您处于哪个人生阶段或什么样的生活状况，总有一种迎合您需求的保险类型。欢迎联系您的客户关系经理，了解更多有关如何为自己和家人提供适当保障的资讯。**L**

## 汇丰银行EliteCare

为您的生命、健康和其他方面提供全面保障

无论您处于人生的哪一个阶段，汇丰银行的EliteCare是一项可以同时保障您家人的未来、保护您的健康以及增长您的财务的全面保险计划。这是一项投资连结的保险计划，可提供死亡、全面和永久性残疾(TPD)保障，您也可以将相关的附加条款选项包括在内，以获得全面的保障。该计划拥有20年的任期，并保证将每20年更新，直至受保人100岁。

### 附加条款选项



#### Critical Edge

让您享有世界顶尖的医疗服务，Critical Edge涵盖5种主要疾病，其医疗程序使您可以在国外寻求治疗。



#### PA Care

天有不测风云，人有旦夕祸福。PA Care提供全面的意外覆盖，以财务支持来帮助您和您的家人度过难关。



#### Critical Cover

从重大疾病的初期到晚期，您可获得广泛的重大疾病保障和财务支持。这使您可以专注于康复过程，而无需担心您的财务状况。



#### Critical Waiver/Secure Waiver

即使意料之外的事件令您的人生脱轨，至少您知道您的保障安稳牢固。Critical Waiver/Secure Waiver附加条款为您锁定安全模式，享有不间断的保障和储蓄。

此产品由马来西亚安联人寿保险有限公司(104248-X)承保。该计划的承保范围要经马来西亚安联人寿保险有限公司接受，安联人寿保险有限公司有权接受或拒绝任何申请，而无需给出任何理由。汇丰银行对马来西亚安联人寿保险有限公司的决定概不负责。欲了解更多有关汇丰银行EliteCare的资讯，请联系您的客户关系经理。

资料来源: 1 Investopedia, 人人都需要的四种保险, 2019年5月7日。2 The Balance, 为什么我需要保险?, 2019年11月20日。3 Forbes, 您可能需要人寿保险的原因, 2017年5月11日。4 保险资讯, 投资连结保险, 未注明发布日期。5 The Balance, 你所需要的保险类型, 2020年3月20日。6 保险资讯, 医疗与健康保险, 未注明发布日期。7 New Straits Times, 为什么医疗、健康保费一直上涨?, 2019年10月22日。8 New Straits Times, 医疗与健康保险/回教保险的低迷, 2019年10月16日。9 保险资讯, 个人意外保险, 未注明发布日期。10 保险资讯, 房屋保险, 未注明发布日期。

# 即便离家在外，您也可以汇寄关怀。

We Can We Do

## 即时转账<sup>1</sup>到国外的汇丰银行账户

在适应新常态的同时，您仍然能够方便地通过马来西亚唯一让您在网上即时转账<sup>1</sup>的银行解决方案，从您的汇丰银行账户转账到以下这些国家和地区的汇丰银行账户：

- 澳洲 • 巴林 • 百慕大 • 海峡群岛和马恩岛 (CIOM) • 埃及 • 希腊 • 香港 • 印度 • 印尼 • 中国大陆
  - 马耳他 • 纽西兰 • 阿曼 • 菲律宾 • 卡塔尔 • 新加坡 • 斯里兰卡 • 台湾 • 阿联酋 • 英国 • 美国 • 越南
- 未来将开放更多国家和地区。

您现在可以收到您的家人或朋友来自香港、新加坡和越南的即时汇款，转账至您的马来西亚汇丰银行账户。

### 通过优化的Global Transfers享受以下好处：



即时汇款<sup>1</sup>至海外其他  
汇丰银行账户



跨境外币资金转账，  
几秒钟内即可完成<sup>2</sup>



使用简单，轻松设定  
重复性付款



在单个屏幕上转账，  
快速又便捷

今天就给您的家人和朋友汇款。[点击几下，立即转账。](#)



HSBC Bank Malaysia Berhad 198401015221(127776-V)。¹汇丰卓越理财客户享有零转账费。汇丰银行高级客户每次交易需支付7美元(借记外币帐户)或22令吉(借记令吉帐户)。每周7天、每天24小时提供即时外币兑换转账成外币的服务。外币兑换成令吉则是从周一至周五，上午9时30分至下午3时。如果您在上述时间以外进行任何转账，则实际借记的金额将基于下一个工作日的汇率。²仅适用于汇丰银行卓越理财或汇丰银行高级客户，须符合当地法规和汇丰银行内部政策要求。





我们成年后的许多习惯，都是在成长初期、在家中以及从父母那里养成的<sup>1</sup>。培养财务知识和良好用钱习惯的关键，就是要趁孩子年纪小、住在家里的時候，因为这个阶段作为父母对孩子的学习发展影响甚大<sup>1</sup>。

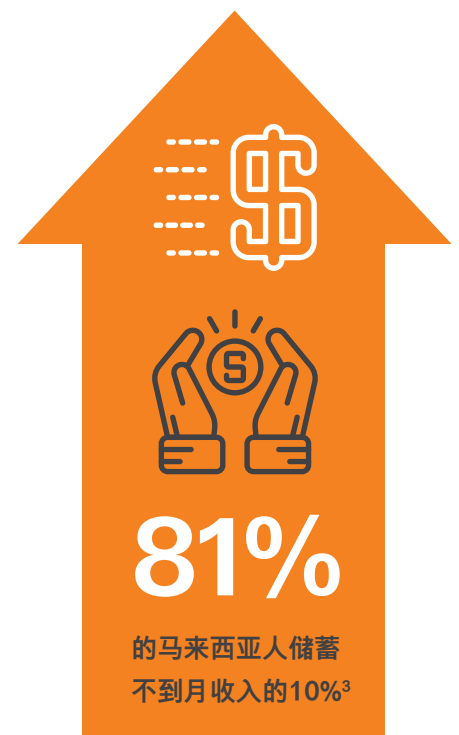
您的家居和家庭为孩子提供了一个安全的环境，让他们学习和体验财务上隐藏的危机，比如超支、不储蓄和资金不足等，好让他们了解成年后在财务上做好万全准备的重要性<sup>1</sup>。另外，身为父母的您也是一名理想的老师，因为孩子们倾向于将父母作为他们在学习和发展上的首要榜样<sup>1</sup>。

身为父母，您是灌输孩子良好用钱习惯的理想人选。孩子就像海绵一样，无限地吸收和学习，您可以从3岁开始就给孩子引导简单的知识<sup>2</sup>。

# 儿童财务教育

如何与孩子打开话题，从小就给他们灌输财务知识呢？我们给您提供了一些建议。

培养孩子对金钱和财务的观念，永远不会为时过早。趁早开始财务教育非常重要，可以从小就养成良好的用钱习惯，与金钱建立健康的关系。当您的孩子长大后，这将有助于个人整体财务状况的健康发展。





## 让财务教育变得有趣

财务概念对儿童来说可能有些无聊，因此传统的课堂教育或许并不是最好的方法。不妨通过活动和游戏使学习财务知识的过程变得有趣，激发您孩子的兴趣<sup>2</sup>。发挥创造力，善用网上学习工具，比如与金钱相关的教育类应用程序和游戏<sup>2</sup>。

为了帮助您迈出第一步，我们给您建议了3个财务课的点子，适合用来教导不同年龄段的儿童。

## 探索工作和赚钱的世界



### 工作和赚钱

- 将童话故事背景改成现实世界，以此来讨论工作和赚钱。
- 问您的孩子长大后的志愿。
- 向他们解释成年人为了赚钱而需要工作。
- 我们赚钱来购买必需品和奢侈品。



### 必需品和奢侈品

- 解释必需品和奢侈品之间的区别。
- 必需品是我们生活中不能没有的东西，比如衣服、食物和水。
- 奢侈品是额外的乐趣或奖赏，比如冰淇淋、游戏机或毛绒玩具。



### 储蓄

- 向他们说明，将赚到的钱存在银行会随着时间增长。
- 储蓄的钱可以用来为您自己买东西，并实现任何您想做的事。
- 教他们如何数钱，以便让他们学习存钱的概念。
- 向他们说明，您可以用闲钱来购买房产并做投资以赚取更多的钱。



与您的孩子一起观看此影片，进一步了解此主题



## 如何明智地花钱



### 为旅行做预算

- 与您的孩子一起规划一趟以冒险为主题的旅程，讨论如何做预算和明智地消费。
- 打个比方，如果是规划区南极旅行，那么您需要带什么东西呢？
- 讨论在购买旅行所需物品时如何明智地做选择。
- 您需要一件冬季外套吗？或是一本有关企鹅的书更为重要呢？



### 分辨必需品和奢侈品

- 讨论您该如何分辨必需品和奢侈品。
- 说明为什么应该先把钱花在必需品，然后才奢侈品。
- 说明并非每个人的必需品和奢侈品都一样。
- 和他们讨论预算，以及为了量力而为而做出明智选择的重要性。



与您的孩子一起观看此影片，进一步了解此主题

## 如何发现欺诈迹象



### 解释什么是欺诈行为

- 假装您是一名侦探，并与您的孩子讨论辨识欺诈行为时要注意的迹象。
- 说明欺诈可能发生的情况：
  - 当某人为了偷钱而伪装成您的身份
  - 或谎称他们的身份，游说您把您的钱交给他们
- 一旦知道什么是欺诈，就可以发现其迹象。
- 向您的孩子说明，最适合保管钱的地方是银行，安全又可靠。

### 欺诈犯试图骗您的方式

- 向您的孩子说明，即使钱财安全地存在银行，欺诈犯会试图通过骗局来窃取您的钱。
- 欺诈犯会伪装成您的银行，通过电子邮件、手机短讯或电话来盗取您的资料。

### 识别骗局的简单犯法

- 以电子邮件为例，看看您的孩子是否能辨识出电子邮件中可疑的部分。
- 他们知道您的名字吗？
- 是否存在拼写错误或语法错误？
- 是否有不寻常的字体？
- 检查发件人的电邮地址。
- 千万不要点击电子邮件中的任何链接。

### 如何保护自己

- 个人资料的保密至关重要
- 银行绝对不会叫您：
  - 提供您的PIN代码
  - 允许他们使用您的银行卡资料或银行账户资料
  - 分享银行代码和密码
  - 将钱转账到另一个账户
- 千万不要公开自己的个人资料，比如出生日期、喜欢的颜色或其它您可能会在密码中使用的讯息



与您的孩子一起观看此影片，进一步了解此主题



## HSBC Premier Junior Savers Account<sup>4</sup>

通过HSBC Premier Junior Saver Account, 让您的孩子及早开启财务独立的旅程。



一个全方位的储蓄账户。



使用HSBC Junior Savers Debit Card, 提早培养个人理财和良好的消费习惯




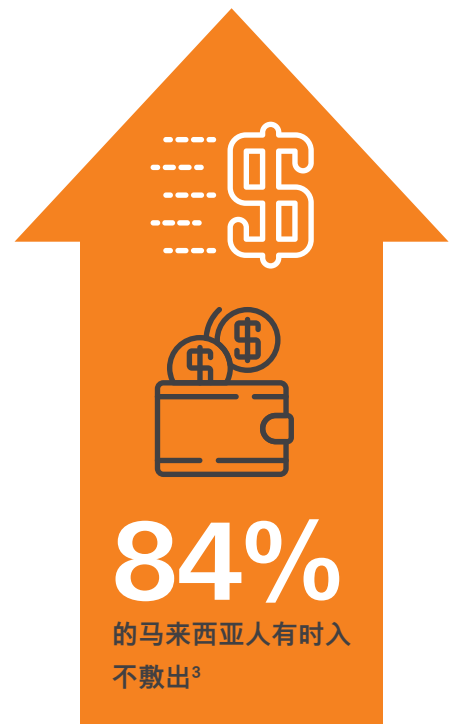
使用工具轻松监控帐户活动, 确保他们的财务处于健康状况



具竞争力的储蓄利率<sup>5</sup>, 并有机会通过您的HSBC Premier Credit Card的奖励积分兑换现金来积累储蓄<sup>6</sup>

欲知更多详情, 请与您的客户关系经理联系, 或立即浏览

<https://www.hsbc.com.my/accounts/products/premier-junior-account/> today. 



资料来源: 1 MyPF.my, 财务知识始于家里。2 MyFP.my, 教导您的孩子有关金钱的知识。3 Malaysian Financial Planning Council, 马来西亚的财务能力和财务咨询服务的使用, 2018年。4 由马来西亚存款保险机构(PIDM)为每位存款人提供高达RM250,000的保障。5 需遵守HSBC Premier Junior Savers促销的条款与条件。有效期自2020年7月15日至2020年12月31日。6 HSBC Premier Junior Cash Back Redemption 促销活动。需遵守Premier World Credit Card和HSBC Premier Junior Cash Back Redemption 促销活动的条款与条件。需遵守Premier Travel Credit Card的条款与条件。此促销活动开放予主要信用卡持卡人。有效期至2020年12月31日。



## PrepWorks让您的孩子梦想成真

通过PrepWorks, 帮助他们成功考入全球顶尖的寄宿学校和大学。PrepWorks是一家教育公司, 致力于全方位(不仅限于学业)指导和为学生做好升学准备。2019年, 我们三分之二的学生收到了牛津大学和剑桥大学的录取通知书。

专业服务:

- 为国际中学奠定扎实的基础网上小学。
- 牛津和和常春藤盟等顶尖大学和寄宿学校的入学配套。
- 重点课程、讲座和工作坊, 旨在为学生准备顶尖大学的申请过程。
- 针对A Level、IB、IGCSE、Pre-IGCSE、SAT和ACT的个别辅导。

若您想获取30分钟的免费咨询或订阅我们的电子报, 请浏览 [www.prep.works](http://www.prep.works) 或联系019-4094037。

## 汇丰卓越理财客户专享

**15%折扣\***

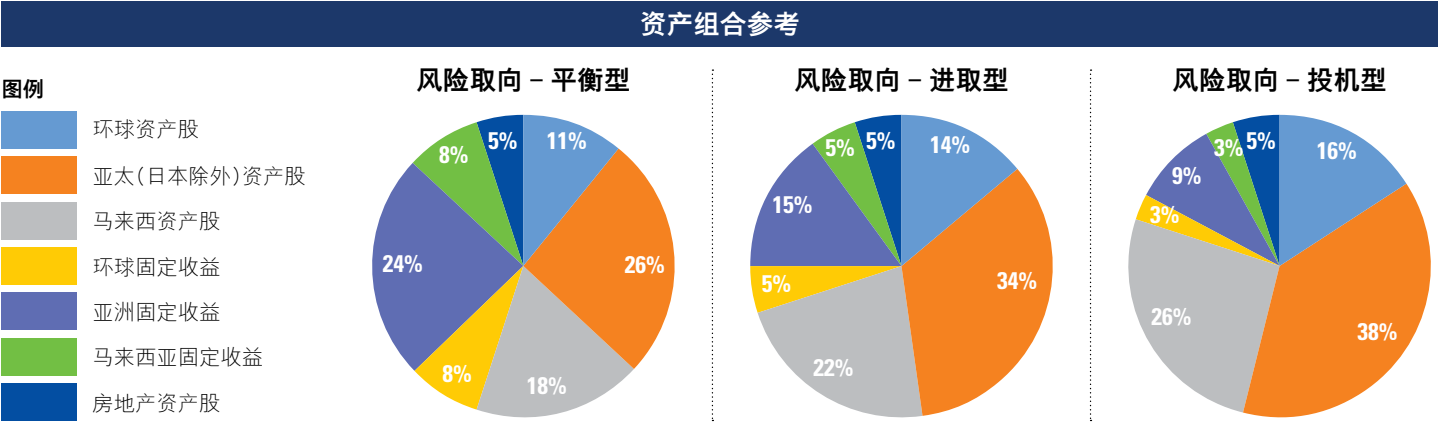
所有PrepWorks的课程和配套。

\*PrepWorks条款与条件适用。仅限于马来西亚国内的HSBC Premier Travel Credit Card, HSBC Premier World Mastercard Credit Card和HSBC Premier Visa Debit Card客户, 请提前预约, 先到先得。有效期至2020年12月31日。欲知更多详情, 请浏览 [www.hsbc.com.my/prepworks](http://www.hsbc.com.my/prepworks)。

# 汇丰银行为投资组合配置服务的基金精选\*

## 短期基金表现

资产类别	基金	1个月 (01.07.20至31.07.20) %	3个月 (01.05.20至31.07.20) %	6个月 (01.02.20至31.07.20) %	1年 (01.08.19至31.07.20) %	3年 (01.08.17至31.07.20) 年化 %
环球资产股	Advantage Global Equity Volatility Focused (MYR-Hedged Class)	4.98	10.24	-3.95	0.70	4.18
	United Global Durable Equity (MYR-Hedged)	5.06	8.97	-6.58	-1.64	5.80
环球固定收益	Advantage Global High Income Bond (MYR-Hedged)	2.41	8.60	-0.04	3.51	N/A
亚太 (日本除外) 资产股	Affin Hwang Select Asia ex Japan Opportunity	6.97	15.24	18.46	19.25	7.13
	Advantage Asia Pacific ex Japan Dividend	7.24	10.00	3.58	1.61	7.62
	Principal Asia Pacific Dynamic Income (MYR)	8.74	15.02	6.18	8.18	3.70
	Principal Islamic Asia Pacific Dynamic Equity	13.48	18.44	18.68	23.12	5.08
	Affin Hwang Aiiman Asia (ex Japan) Growth	7.58	15.31	19.37	22.79	7.27
亚洲固定收益	Affin Hwang Select Bond (MYR)	1.42	4.81	2.65	6.54	5.12
	RHB Asian Total Return	1.11	5.97	2.58	4.89	1.86
	RHB Asia High Income Bond (MYR-Hedged Class)	2.25	7.63	0.55	4.38	N/A
马来西亚资产股	Affin Hwang Aiiman Growth	17.71	33.87	23.57	20.11	5.48
	Eastspring Investments Dana al-Ilham	14.98	29.80	20.58	16.95	7.35
	Eastspring Investments Equity Income	9.75	16.92	7.82	3.33	2.85
	Eastspring Investments Growth	19.58	36.77	30.87	24.96	4.96
马来西亚固定收益	Affin Hwang Aiiman Income Plus	2.03	2.28	3.15	6.90	6.45
	CIMB-Principal Bond	1.91	2.53	3.51	7.62	6.57
	Principal Islamic Lifetime Sukuk	1.57	2.33	3.09	7.32	6.52
房地产资产股	Manulife Investment Asia-Pacific REIT	1.34	4.35	-9.25	-9.55	2.13
	Manulife Shariah Global REIT (MYR)	3.50	8.02	-2.26	1.30	N/A



请向本行理财客户经理咨询，以获取更多有关上述基金的详情。

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