

A high-angle, top-down photograph of a woman and a young child lying on a grey couch. The woman, with long dark hair, is wearing a red long-sleeved top and teal trousers. She is smiling broadly, looking down at the child. The child, with short dark hair, is wearing a dark green long-sleeved shirt and light blue ribbed trousers. The child is laughing with their mouth open, and the woman is holding their hands. The scene is warmly lit, creating a cozy and joyful atmosphere.

Welcome to
HSBC Premier



HSBC Premier

Wealth | Health | Travel | International

The all-new HSBC Premier

Wealth



Award-winning
Wealth management
with local and
global expertise

Health



Exclusive healthcare
privileges across
preventive and
recovery care

Travel



Travel further,
faster with
accelerated rewards

International



Unrivalled
international banking
solutions

Plan for today and tomorrow

Award-winning wealth management with local and global expertise to help you make the right decisions for you and your family's future.

▶ **Diverse wealth and protection solutions**

Diversify your investments with over 800 options across unit trusts, bonds/sukuk, structured investments and protection plans — giving you the flexibility to access multiple asset classes and geographies.

▶ **Legacy and protection solutions**

Make the most of our holistic legacy and protection solutions, including investment-linked plans that help grow your wealth while safeguarding your family's future.

▶ **Dedicated wealth management experience**

Get a more complete understanding of your wealth management options so you can find what works best for you. Let your Premier Relationship Managers and Wealth and Insurance Specialists help, in person or virtually.

▶ **One platform for all your wealth insights**

Read our latest insights, designed to meet your investment and wealth needs. These include our house view, foreign exchange trends, global and regional market forecasts and thought leadership articles.



Health is true wealth

At HSBC Premier, we believe health and wealth go hand in hand. That is why we provide privileges designed to support you and your family's well-being.

▶ **Keep your health in check**

Access [healthcare privileges and offers](#) across preventive and recovery care at renowned private hospitals.

▶ **Nurture a life of wellbeing with those who matter**

Up to 30% discount on selected health screening packages.

[Visit HSBC's website for more information.](#)

Thoughtfully curated in partnership with leading healthcare providers.



Travel further, faster

Enjoy accelerated Reward Points or unlimited cashback on your Premier World Credit Card/-i. Plus, you can access a wide range of exclusive offers across travel, dining, lifestyle, and entertainment.

▶ **Enjoy a range of travel offers**

Get complimentary travel insurance coverage of up to USD500,000³ by Mastercard. Plus, enjoy dining offers and preferential foreign exchange rates.

▶ **24/7 support**

Rest easier knowing that if anything goes wrong, our 24/7 hotline is there to help you with banking emergencies, wherever you are.

▶ **Complimentary global data roaming**

Stay connected in over 120 countries with a 5GB 15-day global data roaming pass by FlexiRoam⁴. Each eligible card can enjoy one pass per calendar year.

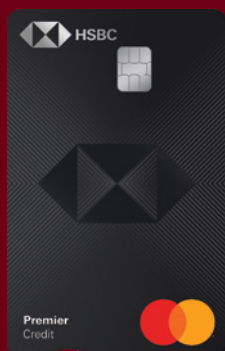
▶ **Earn travel rewards faster**

Earn 15x Reward points when you spend overseas. Exchange your Reward points at 17 global airline partners and 4 hotel chains worldwide. Explore our [Rewards Catalogue](#).



Fast-track your travel plans

With the HSBC Premier World Credit Card, enjoy accelerated Reward Points that transform everyday spending into exceptional travel, dining, lifestyle, and entertainment experiences — creating lifetime memories along the way.

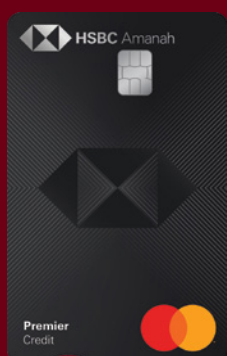


HSBC Premier World Credit Card

- ▶ **15x Reward Points⁵** on your overseas spend
- ▶ **8x Reward Points** on contactless payments
- ▶ **5x Reward Points** on groceries and online shopping⁶
- ▶ **ZERO** annual fee⁵
- ▶ **Complimentary data roaming** in 120 countries⁴
- ▶ **Complimentary 6x airport lounge** access⁷
- ▶ **Widest redemption** travel option with 17 Airlines and 4 Hotel Groups
- ▶ **Up to USD500,000** travel insurance coverage³

Enjoy unlimited cashback, globally and locally

From cashback to travel privileges, the HSBC Amanah Premier World Credit Card-i gives you more ways to be rewarded while staying true to your lifestyle.



HSBC Amanah Premier World Credit Card-i

- ▶ **Earn 1% Cashback** on all overseas spending (with an unlimited cap)⁵
- ▶ **0.5% Cashback** on all local transactions (with an unlimited cap)⁵
- ▶ **ZERO** annual fee⁵
- ▶ **Complimentary data roaming** in 120 countries⁴
- ▶ **Complimentary 6x airport lounge** access⁷
- ▶ **Up to USD500,000** travel insurance coverage³

Bank seamlessly everywhere

Manage your finances online whenever you want, wherever you are. Whether you are making international payments or foreign exchange or opening an account in a new location, we have got you covered.

▶ **Preparing your children for overseas education**

Kickstart your children's international education journey⁸ by opening an HSBC account abroad⁹ before they depart. [Discover tailored support and guidance](#) to help them transition with confidence.

▶ **Seamless banking with a multi-currency account**

Access 11 major currencies with the HSBC Premier Everyday Global Account¹⁰. View all your HSBC global accounts in one place and send money like a local to over 50 countries worldwide, with zero-fee¹² Global Money Transfers at preferential rates.

▶ **Helping you settle into a new country**

Relocating to another country? With HSBC Premier¹¹, your credit history moves with you, making it easier to apply for a credit card abroad¹³.

▶ **Guiding you as you purchase an international property**

Get support from our global partner when purchasing international property, including initial research, financing, and property management services. Learn more about [JLL services](#).

▶ **Competitive foreign exchange rates**

Get real-time foreign exchange rates¹⁴ at Premier preferential pricing. Enjoy zero-fee ATM withdrawal in the local currency at overseas HSBC ATMs¹⁵ in selected countries with your Premier Everyday Global debit card.



Putting your family first

Give your family the best by extending your Premier status to them, so they can enjoy the same privileges you do.

▶ Worldwide Premier recognition

Wherever life takes you or your family, share your Premier status and benefits with your spouse and children¹⁶. From exclusive access to Premier Centres in major cities to personalised support abroad, you can count on consistent service and privileges wherever you go.

▶ HSBC Global Education Community

Give your children a quality educational experience. Our tailored financial solutions and [expert educational support](#) make their international education journey smooth and rewarding.

▶ Premier Junior Savers Account

Help your children start their journey towards financial responsibility with a dedicated account for those aged 12 to 17, complete with a debit card for simple transactions to help them build good money-management habits as they grow.

Contact Us

Wherever you are in the world, our 24/7 hotline is always here to support you with banking emergencies and assistance.

Local call number:
1300 88 9393

International call number:
+603 8321 5208



¹Subject to HSBC Premier Elite Lifestyle Privileges Terms and Conditions, available on www.hsbc.com.my/premier-elite/.

²HSBC Premier Healthcare Promotions and Privileges Terms and Conditions (PDF) apply. Promotion period is from 1 January to 31 December 2026. This promotion is open to all HSBC Premier Elite and HSBC Premier customers.

³Travel insurance by Mastercard Terms and Conditions (PDF) apply.

⁴Subject to Global Data Roaming by FlexiRoam Terms and Conditions.

⁵Applicable to Premier customers who meet minimum Total Relationship Balance (TRB) eligibility, valid till 31st December 2026.

⁶Online shopping: Lazada, Shopee, Zalora, Grab and Fave.

⁷Airport lounge locations: KL International Airport (Terminal 1), Singapore Changi Airport and Hong Kong International Airport.

⁸HSBC International Education PrepWorks Consultation Services and Offers Terms and Conditions (PDF) apply. HSBC International Education AUG Consultation Services and Offers Terms and Conditions (PDF) apply.

⁹Subject to the host country/region's approval.

¹⁰Protected by PIDM up to RM250,000 for each depositor. HSBC Premier customers enjoy zero overseas cash withdrawal fees at Overseas HSBC ATMs in selected countries. For more information, please visit HSBC Everyday Global Account at HSBC Malaysia's website.

¹¹To qualify for HSBC Premier, you must keep a minimum Total Relationship Balance* (TRB) of RM300,000 (or its equivalent in foreign currencies).

*Total Relationship Balance includes any: Deposits in Current Account, Savings Account, Time Deposits, Term Deposits, and/or investments in Unit Trust Funds/ Shariah-compliant Unit Trust funds, Structured Investments, Dual Currency Investments and/or Direct Retail bond, and/or Cash value from Family Takaful/ Life Insurance products with Investment-linked and savings components.

¹²HSBC Premier Elite and HSBC Premier customers are eligible for a waiver of the HSBC Global Money Transfer fee for "Send like a local" transfers made in supported local currencies. Some beneficiary banks or third-party intermediary banks may impose charges prior to crediting the funds into the beneficiary's account. HSBC is unable to advise you of these charges as they are not within our control.

¹³Subject to the destination country's local regulation and HSBC internal policy requirement.

¹⁴All conversions and foreign exchange rates used or provided are indicative only and subject to change by the bank at any time, including intra-day changes, without notice. The final rate will be set when you confirm your transfer.

¹⁵Refer to our list of overseas HSBC ATMs (PDF). Applicable to withdrawal and purchase transactions carried out in a currency other than MYR will be debited to the account after conversion to MYR at the exchange rate determined by Visa International, on the date of conversion, in addition to a foreign currency conversion fee of 1%. This is not applicable to transactions performed on the Everyday Global Debit Card and debited from the supported foreign currency credit balances. If there are insufficient credit balances in the supported foreign currency Everyday Global Account, the funds will be debited from the MYR account balances at the exchange rate determined by Visa International or the Bank, and a 1% conversion fee will be charged.

¹⁶Premier Family applies to primary Premier customers in Malaysia who maintain a Total Relationship Balance of at least RM300,000. For spouse and all children aged 18-30. Premier Family extension to the child will expire on their 30th birthday. Thereafter, the child would need to meet Premier eligibility on their own to continue to enjoy Premier privileges. If the customer fails to meet any of the above eligibility criteria, a Premier fee of RM150 (and applicable tax, if any) will be charged.



HSBC

| Opening up a world of opportunity