

International 3.0 Huddle



Session objectives

1

Recall the
Six International Promises

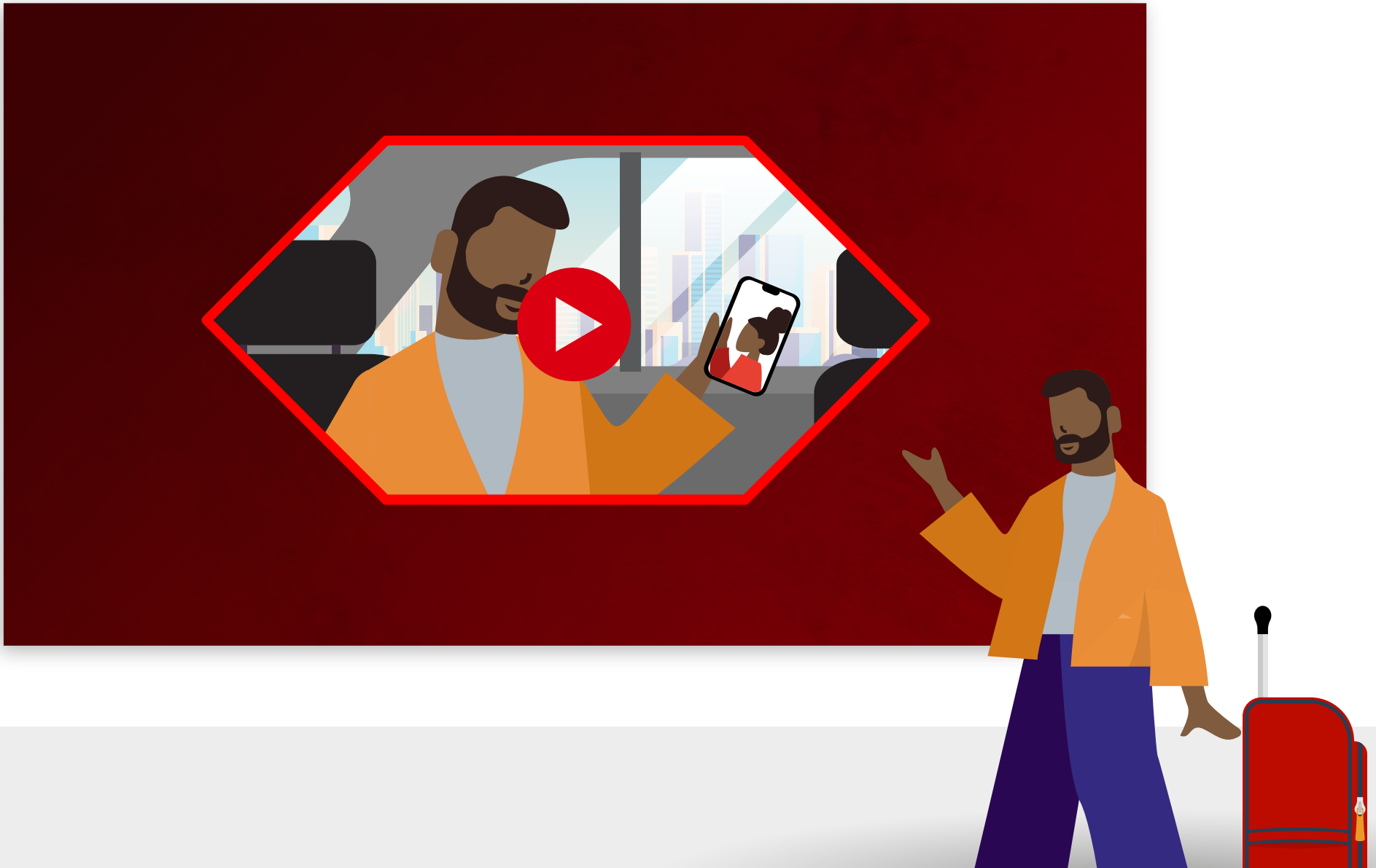
2

Knowing where to go /
how to get support



Let's meet Anil

[Watch the video](#) to learn about Anil's International experience.



Activity 1

Match Up

Can you **link up** each of our Six Customer Promises to their correct description?



1. Make it simple to open an account



2. Enable access to credit when relocating



3. Simplify Cross Border Banking



4. Help me plan for my future.



5. Support me globally



6. Beyond Banking

A. We provide customers with access to financial planning and digital wealth capabilities such as online trading so we can help them to fulfil their wealth needs and build a diversified investment portfolio

B. We provide value to customers wherever we can with a number of global partners who offer advice and preferential rates. These include our global tax partners, EY, for Compliance and Advisory Referral services, relocation service partners and more.

C. We provide Premier customers with 24/7* support so they can always access expert advice no matter what timezone they've moved to.
**UK offer 24/7 support for critical services only*

D. We provide a way for customers to see all their accounts through a single log-in. We make cross-border payments convenient, transparent and competitively priced.













E. We make it possible for our customers who move internationally to use their HSBC credit history from their previous country to apply for a credit card in their new country with HSBC (subject to local regulation, Premier status and applicable channels)

F. In most cases, it's possible for customers to open an account in the country they're moving to before they arrive.

Activity 1

The answer...

How well did you do?

- | | | |
|---|---|---|
|  1. Make it simple to open an account |  | F. In most cases, it's possible for customers to open an account in the country they're moving to before they arrive. |
|  2. Enable access to credit when relocating |  | E. We make it possible for our customers who move internationally to use their HSBC credit history from their previous country to apply for a credit card in their new country with HSBC (subject to local regulation, Premier status and applicable channels) |
|  3. Simplify Cross Border Banking |  | D. We provide a way for customers to see all their accounts through a single log-in. We make cross-border payments convenient, transparent and competitively priced. |
|  4. Help me plan for my future. |  | A. We provide customers with access to financial planning and digital wealth capabilities such as online trading so we can help them to fulfil their wealth needs and build a diversified investment portfolio |
|  5. Support me globally |  | C. We provide Premier customers with 24/7* support so they can always access expert advice no matter what time zone they've moved to.
<i>*UK offer 24/7 support for critical services only</i> |
|  6. Beyond Banking |  | B. We provide value to customers wherever we can with a number of global partners who offer advice and preferential rates. These include our global tax partners, EY, for Compliance and Advisory Referral services, relocation service partners and more. |

Six Customer Promises

What they mean and where to find out more

1. Make it simple to open an international account

Digital International Customer Onboarding is now available in our priority markets, making it easy for customers to open an account and start transacting, even before they arrive in their new destination. Customer benefits include:

- A frictionless, digital journey to open an International account – without having to step into a branch.
- Being able to provide their account number to their employer before arriving in their new country; our research revealed this is important to our customers.
- Giving them the opportunity to get their finances ready before moving overseas.
- Enabling international investors to activate and access their accounts, without having to be there in person.

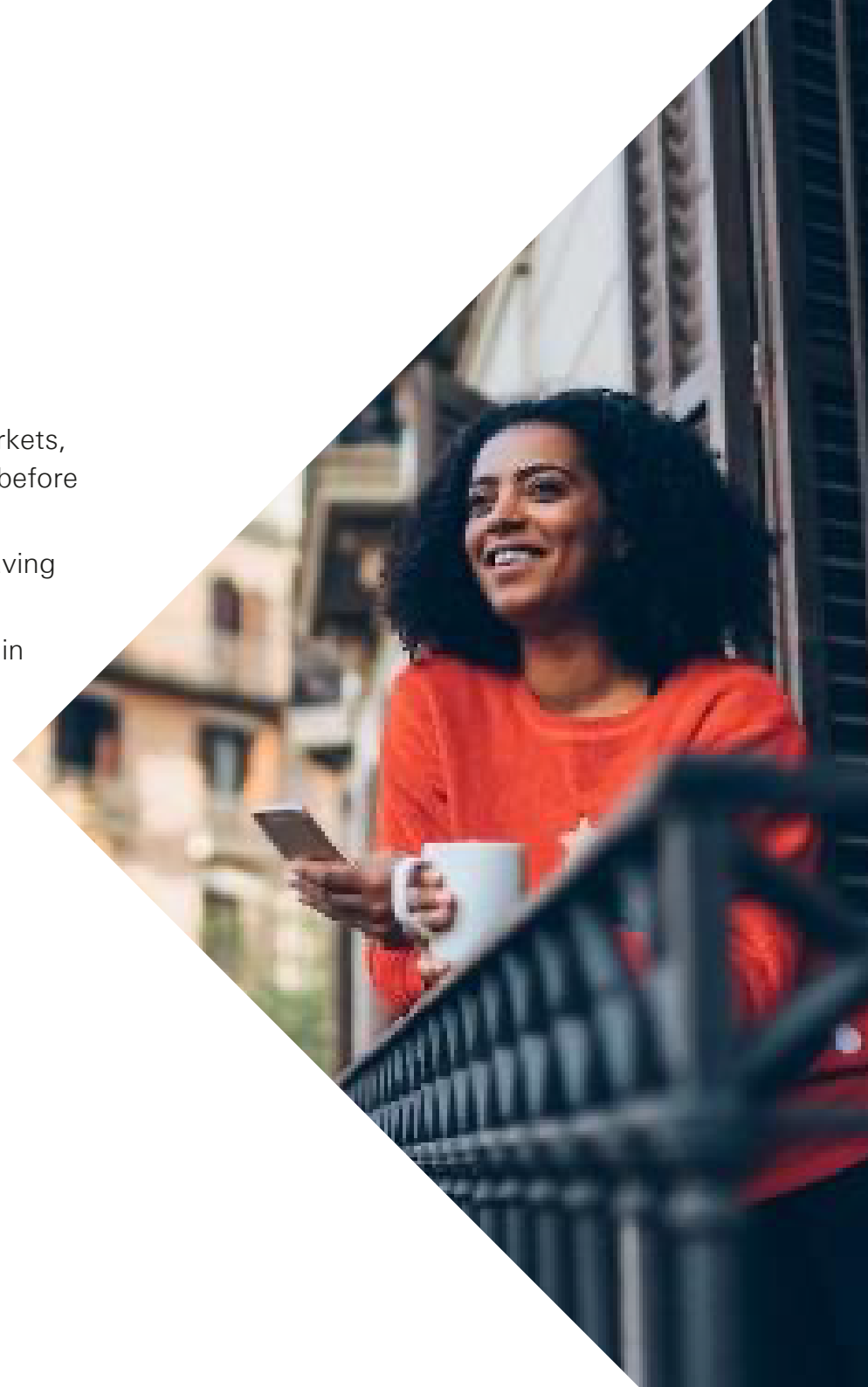
With 'Premier in One, Premier in All' existing HSBC Premier customers, continue to enjoy Premier status around the world.



For a customer who wants to start the [Account opening process](#), please send them to the account opening tool on the International Services Website (ISW).



Don't forget to raise the referral on [Global Links](#) so you're recognised. Use this [guide](#) on how to raise a referral on Global Links.



Six Customer Promises

What they mean and where to find out more

2. Enable access to credit when relocating

When customers move abroad and want to apply for a credit card – but can't bring their credit history with them – it can be problematic. We recognise this challenge and can help our customers by:

- Offering new-to-country customers credit cards to fit their international lifestyle. This will help them start building a positive credit history.
- Recognising HSBC Premier customers' existing relationship with us, should they wish to apply for a credit card.
- Supported by our partner, Nova Credit, customers may be able to prove their creditworthiness – digitally and securely – by sharing their credit history from certain countries and regions. If they agree to share the credit report with us, we can use this in support of their HSBC credit card application, enabling a quicker decision.



Find out more about the International proposition, visit the [International Intranet](#).

UPDATES
COMING
SOON



Six Customer Promises

What they mean and where to find out more

3. Simplify cross-border banking

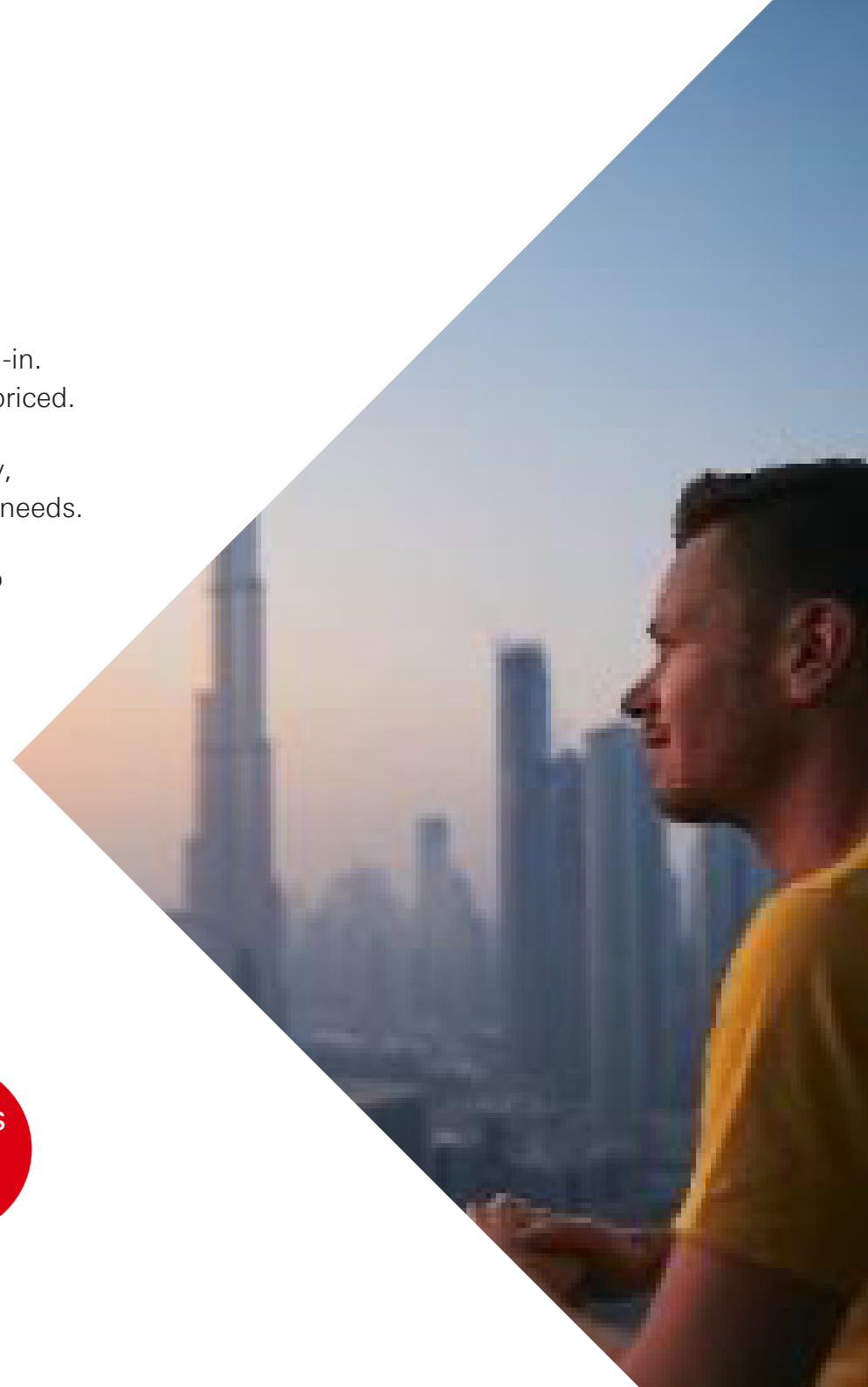
We provide a way for customers to see all their accounts through a single log-in.
We make cross border payments convenient, transparent and competitively priced.

- In addition to day to day transactions, like paying bills and moving money, international customers have specific cross-border transactional banking needs.
- Much more often than domestic customers, they have to transfer money to other markets and require a solution that is simple, transparent, fast and priced competitively. And we have the right solution with Global Money Transfers. Global Money is a best in class FX and multi-currency solution, that has been receiving extremely positive feedback from customers across all the markets in which it has been launched.
- Almost 40% of our international customer base bank with HSBC in more than one market, this means that they have to manage balances and make transfers between those accounts on a recurring basis. Global View and Global Transfer is our solution to simplify the way customers manages their accounts by allowing to see the balances and make transfers from a single mobile banking app.



Find out more about Global View/ Global Transfers, visit the [International Intranet](#).

UPDATES
COMING
SOON



Six Customer Promises

What they mean and where to find out more

4. Help me plan for my future

We provide customers with access to financial planning and digital wealth capabilities such as online trading so we can help them to fulfil their wealth needs and build diversified investment portfolio

- International customers tend to be more affluent and require support to manage their wealth in the market they are currently residing, in some cases in their home markets, and in other cases they want to invest abroad to diversify the risk of their portfolio.
- By recognising those different needs, we have focused on digital wealth capabilities helping customers to plan for their future and the future of their families.
- The digital wealth capabilities includes financial planning, portfolio advisory, digital investment account opening, digital trading, and wealth dashboard.
- Our financial hubs connect international customers to HSBC banking and wealth solutions allowing them to keep their money in one place while helping them build their wealth as they travel the globe.



To find out more about our wealth capabilities, visit the [International Intranet](#) and view our market specific factsheets.

UPDATES
COMING
SOON



Six Customer Promises

What they mean and where to find out more

5. Support me globally

International customers want a 24/7* service to manage their needs in different time zones. They want to be able to use digital journeys and remote tools to simplify their experience.

This promise focuses on core servicing journeys and key enablers which are critical to providing international customers with the right experience – one that will continue to give them more reasons to recommend HSBC to their families and friends.

- We also offer a range of international emergency services, such as emergency card replacement and emergency encashments.
- Chinese language support is provided for Premier customers in Singapore, Canada, US, Australia.

*UK offer 24/7 support for critical services only



Find out more about International Servicing and Customer Onboarding as well as useful tools and quick links, visit the [International Intranet](#).

UPDATES
COMING
SOON



Six Customer Promises

What they mean and where to find out more

6. Beyond banking

We provide value to customers wherever we can with a number of global partners who offer advice and preferential rates. These include our global tax partner, EY, for Compliance and Advisory Referral services, relocation service partners and more.

- This is all about recognising that HSBC is well positioned to support customers beyond banking. To give two examples...
1. We have heard from customers that they need support to file taxes when relocating to a new market. In this case we partnered with EY to refer our customers to them for tax advice. Due to our scale, we were able to negotiate a very competitive price that customers wouldn't be able to access otherwise.
 2. To support our international students, we have partnered with a relocation services company to help them to settle down in the new country. From helping them with airport transportation to giving them a Mobile SIM Card in the new market, those are some of the ways that we are helping customers beyond banking.



Find out more about how we help our customers [beyond banking](#) on the International Services Website



Activity 2

Quick Quiz

In the next 5 minutes, can you answer all of the following questions correctly?

1

A customer walks into the branch and wants to know more about our international offering as moving abroad.

Where can they go to find out more information?

2

A customer walks into a branch and requests some emergency cash as they've lost their wallet.

Where do you go to find out more information, and understand the procedure?

3

An international Premier customer asks their RM if there's any support services to help them with their move overseas?

What can the RM advise?


4

What are some of the ways we help our customers plan for the future?

5

An existing Premier customer calls the Contact Centre and wants a banking relationship with us in another market.

How do you help them?


Answers on the
next page



Activity 2

The answers...

Now **check your answers** against the recommended advice below.

1

Answer: You talk to them about our international 3.0 customer promises and direct them to the International Services Website where they can learn more and also how to open an account.

2

Answer: The global International Intranet site, under the servicing tab contains all the relevant information regarding how to process the request.

3

Answer: The RM can point them to the Beyond Banking page within the global International Services website which talks about our global partnerships, for example EY tax.

4

Answers: - We provide customers with access to Financial planning and digital wealth capabilities, including financial planning, investment account opening, digital trading and wealth dashboard.
- Support to manage their wealth.

5

Answer: You can tell them they will be recognised in a new market as Premier (Premier in one, Premier in All) as long as they qualify in one, and advise them how they can open an account. customer can obtain more information on the International Services Website as well as what's required to open the account.



How did you do?



Six Customer Promises

Recap

1. Make it simple to open an international account



2. Enable access to credit when relocating



3. Simplify cross-border banking



4. Help me plan for my future



5. Support me globally



6. Beyond banking

