HSBC The world's local bank

Analyst Roadshow to Asia-Pacific

Premier Case Study

David

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Wickens, Premier Services Manager, HSBC (Hong Kong)

And what's really good to see, from my point of view, is that over the past year the number of Premier customers we have has really increased.

Ram Daswani, Premier Customer

Originally I had a personal account, small saving. Later turned into [asset] [mortgage]. And later one of the ¨C since the funds were growing gradually, so they advised me that why not change it to Premier, because I¡¯ll be able to use all the services of HSBC, which will make it easier for me to transfer of funds and better interest rate, exchange rate, and other benefits.

Poon Cuk Man, Premier Customer

I travel all the time, and when I need to do some banking and it's easy to find a Premier centre to help me whether in Taiwan or in China.

Philip Smith, Premier Customer

In the early days I opened an account with a minimal amount of money. And then as time went on, I was able to accumulate more savings and qualify to become a Premier customer.

Venus Ho, Premier Relationship Manager, HSBC (Hong Kong)

My customers are now moving more internationally therefore their banking needs have changed. I think our global Premier can help them to manage their wealth internationally.

Philip Smith, Premier Customer

I travel frequently to Vietnam. And HSBC has a significant presence in Vietnam. And through its banking partner in Vietnam, which is called Techcombank, I am able to go to any ATM in Vietnam, which bears either HSBC's name or Techcombank, and with my HSBC Premier card, I can withdraw local currency cash in Vietnam without any service charge whatsoever. And I believe that's what the global citizens of the world in this century want.

Poon Cuk Man, Premier Customer

When I visit the premium centre in different places I feel the people are doing the same thing, they are very polite and always smile and then ask me anything I can help, and then issue some coffee to me. I feel very comfortable whether in Hong Kong, in Taiwan or in China

Ram Daswani, Premier Customer

Whenever I have gone to India, the service I get over there is equally as good as I get in Hong Kong. Even though it is for a short while, but the staff over there ¨C once they see my card, which has been provided by the Premier service ¨C they give me a very good welcome, and immediate service for whatever I need over there.

Premier Banking ¨C Global service

David Wickens, Premier Services Manager, HSBC (Hong Kong)

I've had a customer come into the branch here who's, perhaps, lost a wallet or had something stolen, and he's obviously really distressed. We've been able to sit them down, work through things with them, and, for Premier Customers, we're able to offer a global encashment which means that in a time of need we're able to give them cash there and then.

Poon Cuk Man, Premier Customer
I had one experience last year in Taiwan and I had some personal things to solve for the bank because I had some money I needed to transfer. I called my Hong Kong manager. Then he told me to go to the Taiwan, the address. And when I went there they helped me to solve the problem immediately.

Ram Daswani, Premier Customer

Once it was a ¨C there was a time limit, because the funds had to reach India on a particular date, within a particular time. So in that way I think through their offices in Hong Kong and Bombay, I was able to transfer the funds very quickly, in the nick of time.

Philip Smith, Premier Customer

The real beauty of Premier Internet banking is that you can move money from, for example, pounds sterling in the U.K. to a pound sterling account in Hong Kong at no charge. And that's absolutely brilliant. And it virtually happens on the screen in front of you.

Venus Ho, Premier Relationship Manager, HSBC (Hong Kong)

I have a Premier customers who needed to go to the UK for work. Before he left, he came to me and asked for help. He asked about accounts in the UK and so I helped him to open a UK account in about seven days and I also introduced a relationship manager in the UK.
I also helped him to transfer the credit history from Hong Kong to UK and help him to get the mortgage approval. Also he will still keep his Premier account in Hong Kong because sometimes he will come back to Hong Kong for a vacation.

Philip Smith, Premier Customer

The great thing about Premier is, when I chose to establish banking facilities in Sydney last month, I was able to go to HSBC in Sydney and identify myself as a Premier customer from Hong Kong. And the process was a lot, lot simpler than it was when I first moved from the U.K.

Premier Banking ¨C Wealth management

Venus Ho, Premier Relationship Manager, HSBC (Hong Kong)
We are equipped with the WealthMaster system, which helps us to know better about our customer portfolio and also helps us to provide a financial recommendation to our customers.
Bruno Lee, Head of Wealth Management, HSBC (Hong Kong)

The reason why a lot of customers like to use the WealthMaster system is because, first of all, it is a very user-friendly system, which keeps track of their long-term goals and journeys as they go along.

And secondly, it is a tool that gives them access to the global products, that means they decide to invest in the US, in Europe, in equities, in bonds, or in Asia, it gives them a snapshot of what products are available.

Poon Cuk Man, Premier Customer

Even if I travel, or stay in Hong Kong normally I would use internet banking to do my personal things. Mostly I like to buy stock, I think everyone likes to buy stock. And this is very convenient. I can set my target to buy or sell. And then if I don't have time when I shut down the computer, they will - once they commit the service or not commit the service - send me an SMS by mobile phone. Then I feel very safe because I would know whether my order is complete or not.

Philip Smith, Premier Customer
What I like about the Premier account is the integrated way that your account balances in those various areas can be seen on a single page of the Internet, whether the balances are held in Hong Kong or London or, in my case, Sydney.

Poon Cuk Man, Premier Customer

I can check my bank summary, because I have different kinds of account numbers, some in US dollars some in Canada and some in Euros, so that I can see on one page. So that I have how much in different Hong Kong dollar, or US dollar maybe I can see. And also it's very convenient for me; because I am often travelling.

Premier Banking - Customer recommendations

Ram Daswani, Premier Customer

If there's a personal touch with the bank, or a bank manager or a relationship manager, then it helps to solve the problem faster than otherwise, which I think is very important. Because in business, time is the most essential thing.

Philip Smith, Premier Customer

I'm a long term resident of Hong Kong. I have interests in the U.K. I have a daughter at school in Sydney and a property in Sydney. And I'm also a frequent traveller to Vietnam. In each of those markets I appreciate the recognition that Premier Banking gives to me. It's a sign of respect. There is an element of familiarity to it. I know when I go into branches in each of those countries that I'll get the same recognition and service that I get in my home market here in Hong Kong. And that's just extremely valuable.

Poon Cuk Man, Premier Customer

When I go wherever worldwide they know me, because it is global premium, when I go to a strange place they will know me. In Chinese they have one word they say its -

他鄉遇故知

- It means that when you go to a strange place, and then you have an old dearest friend there you will feel happy to say long time no see friend just like this. .

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