

For those
going faster.



Advance

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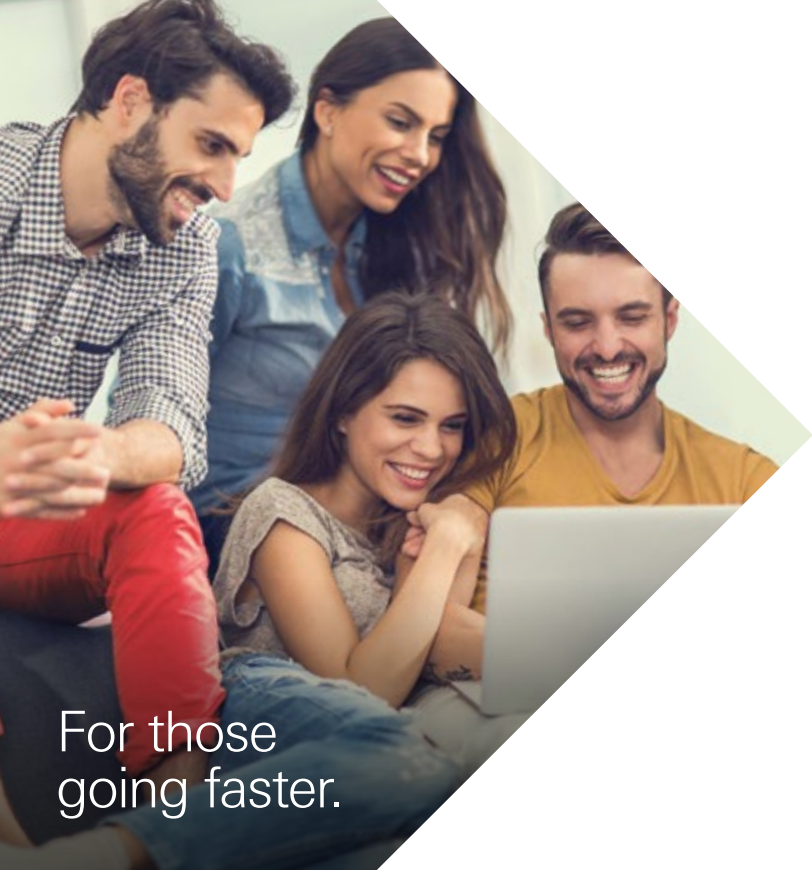
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For those
going faster.

We know that there is no obstacle that stops you when you set a goal.

Your financial life has no limits when it comes to reaching your dreams.

We want to be part of your world, at **HSBC Advance** we will be by your side in every step you take to make them come true.

Go faster and achieve what you've always wanted with HSBC Advance.



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We advance with you

We want to keep moving forward with you and make your finances work in **the best way.**

No matter how good you are, whenever you need it, we will be there **to support you.**



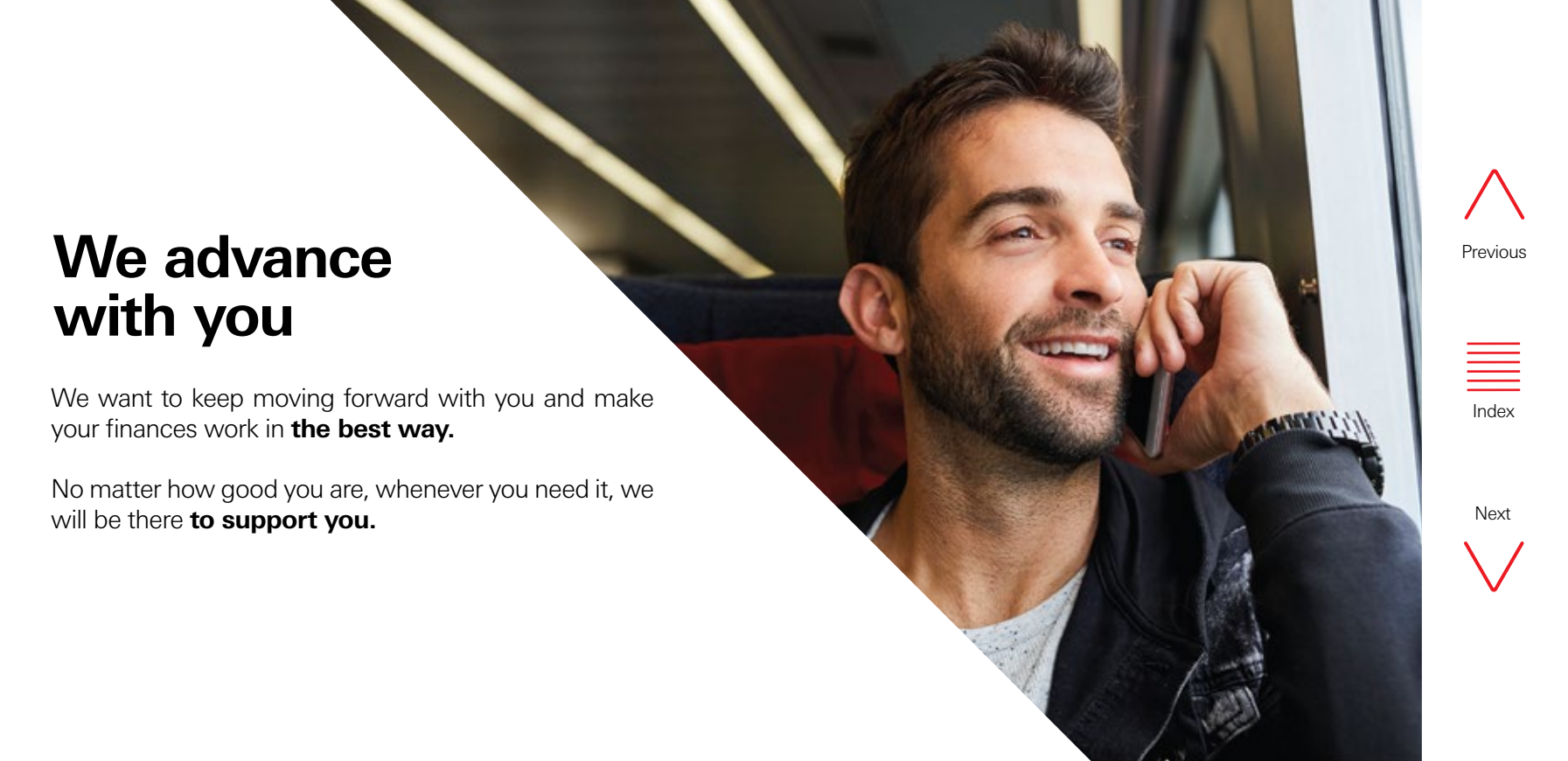
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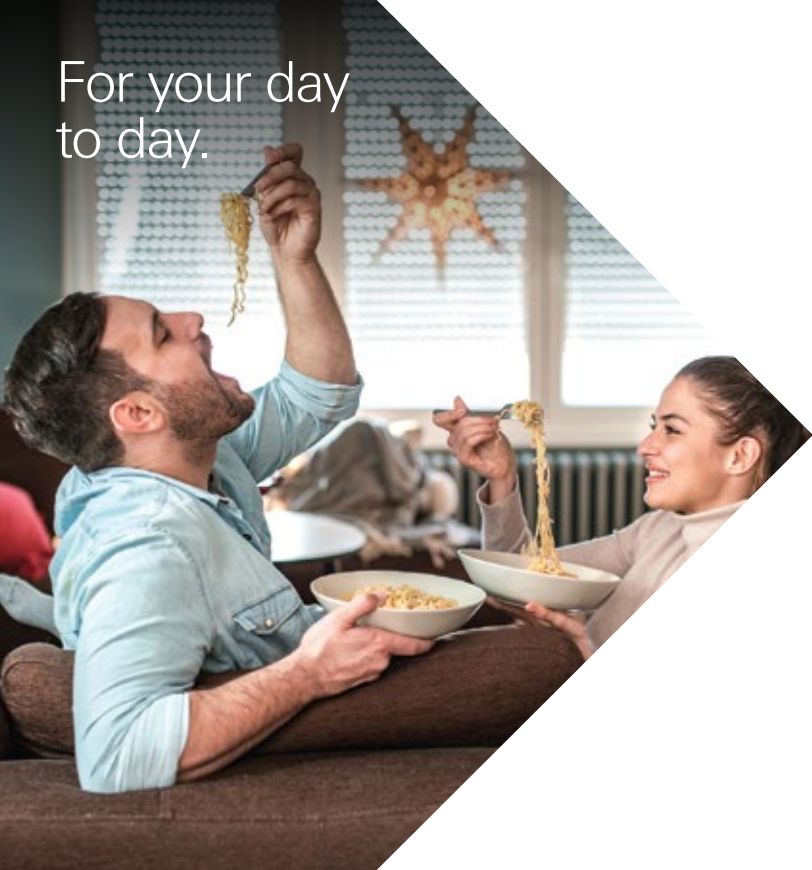
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For your day
to day.



Advance Account + HSBC Advance Platinum Debit Card

More than a bank account, the key to advance.

- Preferential attention in all our branches
- 5 checks included per month
- Protection against fraud with HSBC Escudo Total⁽¹⁾
- Access to a Platinum Debit Card

Ahorro Flexible

The perfect complement to your Advance account.

- Savings account with returns⁽²⁾ starting at \$1 MXN
- Monthly income payment
- Exemption⁽³⁾ from Income Tax
- Security by not showing the balance at ATMs

HSBC Advance Platinum Credit Card

A card as unique as you.

- Months without Interest* abroad⁽⁴⁾ all year long at no cost
- Receive 1.3 Más HSBC Rewards⁽⁵⁾ points for every dollar spent
- Free access to The Grand Lounge in T1 at Mexico City International Airport⁽⁶⁾
- No annual fee⁽⁷⁾



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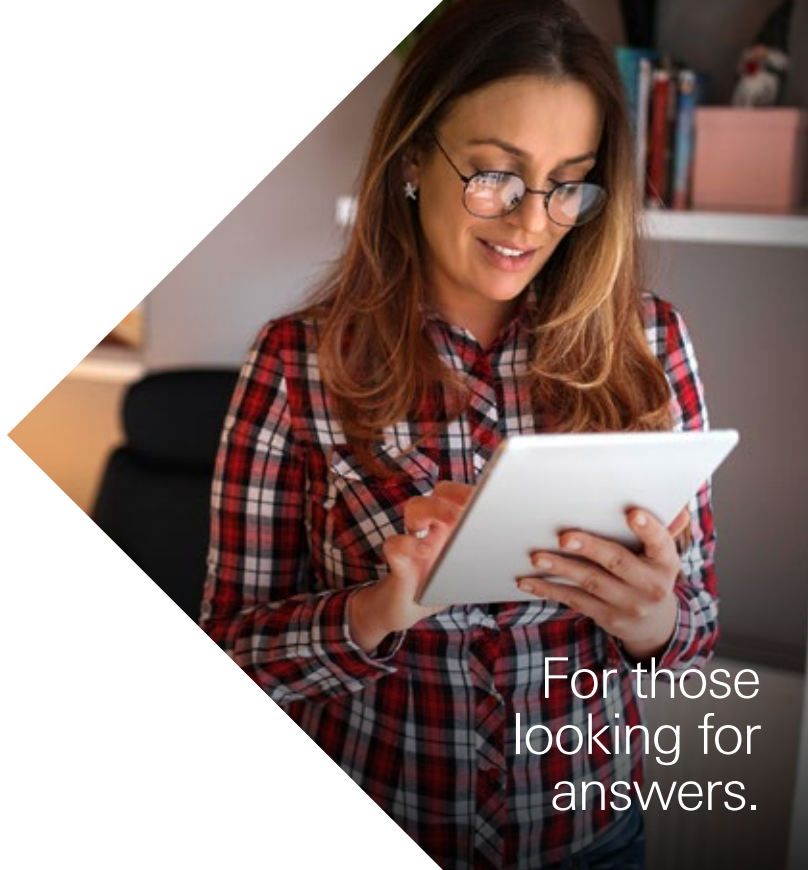
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A Relationship Manager for you
A professional ready to help you.

Will guide you in the process of identifying your financial needs and will always look for the best alternatives to get you closer to your goals.

Fila Express
No more lines.

Preferential access in line at all our branches in Mexico.



For those
looking for
answers.



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HSBC Direct

Enjoy your bank without going to the branch.

Assistance and support from an assigned professional to help you access HSBC specialized products.

Línea Advance (Contact Center)

A specialist just a phone call away.

Exclusive Contact Center for Advance clients.
Service available 24/7, all year round.
Call us at 55 5721 3466.



For you
who make
the most
of your time.



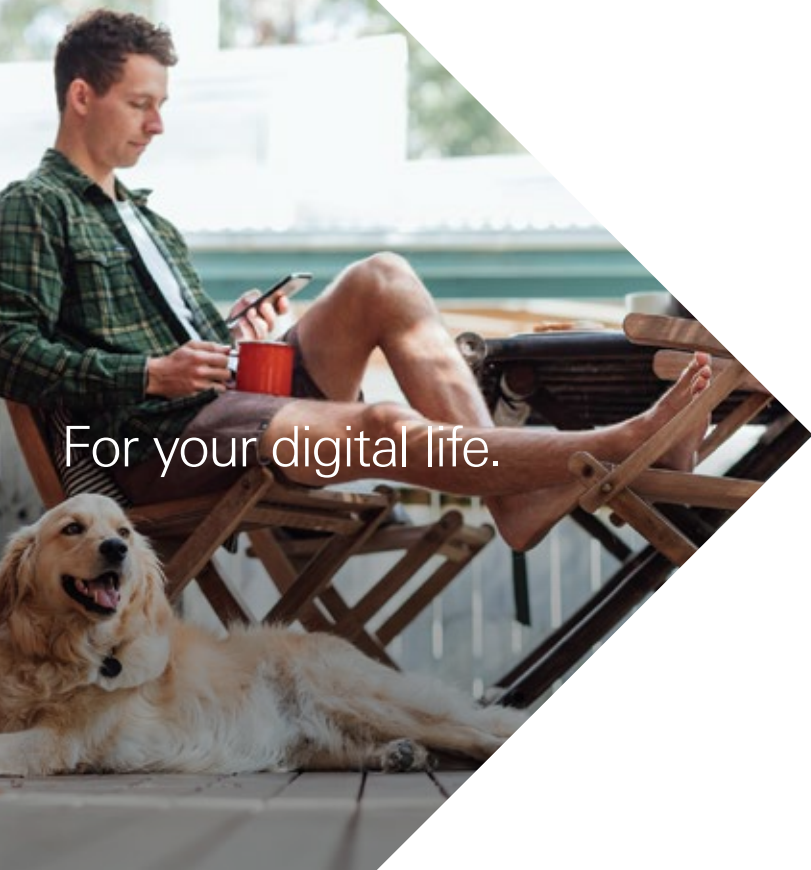
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For your digital life.



HSBC México Banking App⁽⁸⁾

HSBC Advance right in the palm of your hand.

- Check your balance and transfer money
- Create your digital card
- Switch your payroll to HSBC
- Collect and pay with CoDi[®]



HSBC Control Total App⁽⁹⁾

Take control of your Advance Cards.

- Activate and deactivate its use
- Set spending limits
- Define rules for purchases and payments
- Available for both credit and debit cards



Internet Banking⁽⁸⁾

Enjoy HSBC Advance from your computer or tablet.

- Pay your cards and services
- Download your electronic account statements
- Apply for investments
- Register at <https://www.hsbc.com.mx>



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Own your success

Those who are constantly looking for more, we want to help you achieve what you want and be with you while **you reach it.**

Take advantage of everything we have designed for you.



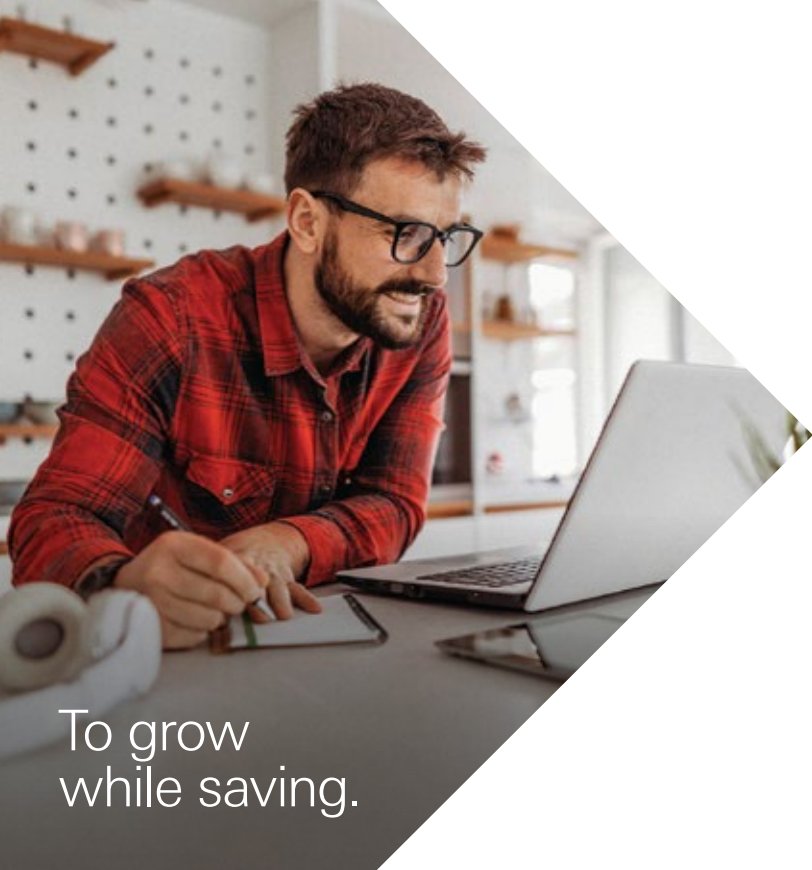
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To grow
while saving.

Time Deposits Investments

Invest and earn at your own pace.

- Pagaré HSBC: receive yields at maturity
- Inversión Express: receive the returns at the beginning

Investment Funds

Choose different options according to your personality when investing.

- Short-term debt funds
- Medium-term debt funds
- Long-term funds
- Integral portfolio
- Hedge funds



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HSBC Mortgage⁽¹⁰⁾

Having your own place has never been easier.

Acquire your home by choosing the option that best suits you, either Low Payment or Fixed Payment. You can also enjoy any of these schemes:

- Liquidity credit
- Transfer your mortgage to HSBC
- Transfer and liquidity

Credits made for you

To advance with better conditions.

- HSBC Advance Personal Credit⁽¹¹⁾
- HSBC Advance Inmediauto (auto loan)⁽¹²⁾

HSBC Fusion⁽¹³⁾

For you who choose independence.

Enjoy the benefits of being Advance while having access to solutions that covers all your business needs.



To achieve
your dreams.



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To always
be protected.



Protect your life

Move forward without worrying.

- Hospitalization support insurance⁽¹⁴⁾
- Life 65⁽¹⁵⁾

Protect your wealth

Protect your effort against unexpected events.

- Car insurance⁽¹⁶⁾
- Home insurance⁽¹⁷⁾

Assure your dreams

Don't limit yourself, go for more with a backup.

- Vida y Ahorro HSBC⁽¹⁸⁾

Assure your future

Don't leave for tomorrow what you can do today.

- HSBC Unit Linked⁽¹⁹⁾



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Experience unique benefits

You who enjoy shopping take your experience **further** with your HSBC Advance cards.



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Access to VIP Lounges at Mexico City International Airport

Terminal 1.

- The Grand Lounge Elite⁽²⁰⁾
- Grand Lounge 19⁽²⁰⁾
- Terraza Elite 19⁽²⁰⁾

We take you to the airport⁽²⁰⁾

Free transportation to Mexico City International Airport within Mexico City's metropolitan area. Service operated by **Cabify**.

- Book at <https://visa-platinum.com/mx/visa-travel-experience>

Doctor abroad⁽²⁰⁾

If you are outside of Mexico and need basic medical assistance, you have access to a virtual appointment with **Visa Online Medical Assistance**.

- Go to <https://visa-platinum.com/mx/beneficios>

For you
who like to live
unique experiences.



HSBC Advance Platinum
Credit and Debit Cards



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Enjoy Advance

It is really easy to experience all these **benefits**.

Find out how to be part of HSBC Advance.



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Start enjoying
an Advance
experience.

You have three options to join HSBC Advance at no cost⁽⁷⁾

1

With your accounts and investments

By maintaining an average monthly balance between them, greater than or equal to \$200,000 MXN

2

With your payroll

Upon receipt at HSBC when it is greater than or equal to \$35,000 MXN monthly

3

With periodic deposits

By receiving them directly to your Advance Account at least for \$60,000 MXN on a monthly basis

In case of not meeting any of the options above, a monthly fee of **\$375 MXN** will be charged as membership⁽²¹⁾.



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Legals

1. General product conditions may apply. View features and benefits at <https://www.hsbc.com.mx/escudototal>

2. Annual interest rate that can change according to the amount.

3. When the average balance is equal to or less than equivalent to 5 annualized UMAs. **Nominal AER 1.51% Real AER -2.95%** Before Tax. With an investment amount of \$1 MXN Within 1 day. Calculation date 13/06/2023. Valid until 31/12/2023. Real AER is the return you would get after discounting the estimated inflation.

***CAT (Total Annual Cost) Months without Interest 0%, Without VAT.** Informative. Annual Fixed Rate.

4. All purchases made abroad with the HSBC Credit cardholder and its add-ons apply. Minimum accumulated purchases of \$1,000 MXN The client is suggested to register purchases through Internet Banking or contact HSBC Credit Card promotions line (55) 5721 1168 option 5, 3 days before the end of the billing cycle. HSBC Credit Card must be up to date with payments and without lock codes. Offer valid through December 31st, 2023.

5. HSBC Programa Más is subject to change without notice in the equivalence, transfer and validity of Points. In order to accumulate and redeem Points, the credit card must be up to date with payments and no locks. Redemption of points and enrollment can be done through Internet Banking or by calling (55) 5809 7404 at no cost.

6. Clients must identify themselves as HSBC Advance Platinum cardholders with the reception staff, who will register their data and charge \$1 MXN to allow access. 6 accesses a year with the Visa Platinum Card (or 3 accesses with a companion included) at no cost. Children under 12 years old do not pay. For each additional person \$30 USD will be charged. The charge is made by Grand Lounge.

7. As long as the client meets Advance criteria.

CAT (Total Annual Cost) Average Credit Card HSBC Advance Platinum 54.1% Without VAT. Informative. Valid as of December 31st, 2023. Calculation date April 12, 2023. Average interest rate weighted by balance 24.02%. Annual fee \$2,849 MXN Without VAT.

8. Consult terms, requirements and fees of Internet Banking and HSBC México app at <https://www.hsbc.com.mx/hsbcdigital>

9. The client may register the use of Control Total app at any time. Consult requirements, terms, conditions for application and fees <https://www.hsbc.com.mx/controltotal>

Investment funds: Customer service: 55 5721 1130 in Mexico City or toll free 01 800 472 2796. Paseo de la Reforma No. 347 Col. Cuauhtémoc, Mexico City. Operation hours Monday to Friday from 8:00 a.m. to 1:30 p.m. (Central time). Visit <https://www.hsbc.com.mx> to consult Fund Prospectus for public investors. This document is for informative purposes and should not be considered as a recommendation, invitation or offer to the public, nor does it intend to formulate value judgments to subscribe or promote any of the Bank investment products. The client is aware and accepts that the information does not constitute an offer or specific advice on investment services or for the execution of any transaction. The present or past performance of funds does not guarantee equal or greater performance in the future.



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10. Consult requirements, terms, conditions for application and fees <https://www.hsbc.com.mx/hipotecario>
11. Consult requirements, terms, conditions for application and fees <https://www.hsbc.com.mx/creditos/personales/personal-advance>
12. Consult requirements, terms, conditions for application and fees <https://www.hsbc.com.mx/creditos/auto/inmediauto-hsbc-advance>
13. Consult requirements, terms, conditions for applications and fees at <https://www.hsbc.com.mx/fusion>
14. Consult the coverage, exclusions, restrictions and application requirements of Hospitalization Support Insurance at <https://www.hsbc.com.mx> The insurance is registered and operated by HSBC Seguros S.A. from C.V., Grupo Financiero HSBC.
15. Consult the coverage, exclusions, restrictions and requirements for application Life 65 insurance at <https://www.hsbc.com.mx> The insurance is registered and operated by HSBC Seguros S.A. de C.V., Financial Group HSBC.
16. Check coverage, exclusions and application requirements for Car Insurance at <https://www.hsbc.com.mx> The insurance is contracted at HSBC México, S.A. Multiple Banking Institution, HSBC Financial Group and operated by AXA Seguros S.A. de C.V.
17. Consult the coverage, exclusions and application requirements of the Home Insurance at <https://www.hsbc.com.mx> The insurance is contracted at HSBC México, S.A. Multiple Banking Institution, Group Financial HSBC and operated by AXA Seguros S.A. de C.V.
18. Check the coverage, exclusions, restrictions and application requirements of Vida y Ahorro HSBC at <https://www.hsbc.com.mx> The insurance is registered and operated by HSBC Seguros S.A. de C.V., Financial Group HSBC.
19. Consult the coverage, exclusions, restrictions and application requirements of HSBC Unit Linked at <https://www.hsbc.com.mx> The insurance is registered and operated by HSBC Seguros S.A. de C.V., Group Financial HSBC. The tax benefits corresponding to the selected plan apply and are established in Articles 93, 185 and 151 of the Income Tax Law, complying with the Tax Regulation applicable.
20. Service offered through Visa. See terms and conditions at Visa Platinum benefits portal <https://www.visa-platinum.com/mx>
21. \$375 MXN will be charged monthly. In the event that the client does not meet any of the criteria to exempt the collection of the administration and account management fee (maintenance, memberships, fee simplified, etc.) (Membership), which are mentioned below: a) Maintain a minimum monthly average balance in savings accounts, mutual funds and term investments of \$200,000 MXN, b) Receive payroll or portability at HSBC for at least \$35,000 MXN monthly in this account c) Have periodic deposits for at least \$60,000 MXN monthly in this account.



Advance Account, Ahorro Flexible and Time Deposits Investments are protected by IPAB up to an amount equivalent to 400 thousand UDIs per client per Institution, the foregoing, in accordance with the legal provisions that regulate this Institute. Website: <https://www.ipab.gob.mx>

Consult requirements, terms, conditions for application and fees at <https://www.hsbc.com.mx/advance>

Credit Card Issuer: HSBC México, S.A., Institución de Banca Múltiple, Grupo Financiero HSBC.

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Material valid through December 31st, 2023.



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Legales

1. Aplican condiciones generales del producto. Consulta características y beneficios en www.hsbc.com.mx/escudototal

2. Tasa de rendimiento fija anualizada, que varía de acuerdo al monto.

3. Cuando el saldo promedio sea igual o menor a 5 UMAs anualizadas.

GAT Nominal 1.51% GAT Real -2.95% Antes de Impuestos. Con un monto de inversión de \$1.00 M.N. (un peso). Fecha de cálculo al 13/06/2023. Vigencia al 31/12/2023. La GAT real es el rendimiento que obtendría después de descontar la inflación estimada. El monto mínimo para mantener la cuenta abierta es de \$1.00 M.N. La GAT Real es el rendimiento que obtendría después de descontar la inflación estimada.

***CAT Meses sin Intereses 0%, Sin IVA.** Informativo. Tasa Fija Anual.

4. Aplican todas las compras realizadas en el extranjero con la Tarjeta de Crédito HSBC titular y sus adicionales. Compras mínimas acumuladas de \$1,000.00 M.N. El cliente debe registrar sus compras 3 días antes de su fecha de corte a través de Banca por Internet o llamando a la línea de promociones 55 5721 1168 opción 5. La Tarjeta de Crédito HSBC debe estar al corriente en sus pagos y sin código de bloqueo. Vigencia al 31 de diciembre de 2023.

5. El Programa más de HSBC está sujeto a cambios sin previo aviso en la equivalencia, transferencia y vigencia de Puntos. Para poder acumular y utilizar los Puntos la Tarjeta de Crédito HSBC debe estar al corriente en sus pagos y sin códigos de bloqueo. El canje de Puntos y la inscripción al Programa se podrá hacer en Banca por Internet o llamando a Línea más de HSBC 55 5809 7404 sin ningún costo.

6. Deberán identificarse como tarjetahabientes HSBC Advance Platinum con el personal de la recepción, quien registrará sus datos y realizará un cargo a la tarjeta de \$1 M.N. para permitir su acceso. 6 accesos al año con la tarjeta Visa Platinum (o 3 accesos con un acompañante incluido) sin costo. Niños menores de 12 años no pagan. Por cada persona adicional se cobrará \$30 USD. El cargo es realizado por Grand Lounge.

7. Siempre y cuando el cliente cumpla con los criterios Advance.

CAT Promedio Tarjeta de Crédito HSBC Advance Platinum 54.1% Sin IVA. Informativo. Vigencia al 31 de diciembre de 2023. Fecha de cálculo 12 de abril de 2023. Tasa de interés promedio ponderada por saldo 24.02%. Comisión anual \$2,849.00 M.N. sin IVA.

8. Consulta términos, requisitos de contratación y comisiones de Banca por Internet y HSBC México en www.hsbc.com.mx/hsbcdigital

9. El cliente podrá dar de alta en cualquier momento el uso de la app Control Total. Consulta requisitos de contratación, condiciones generales y beneficios en www.hsbc.com.mx/controltotal

Fondos de inversión: Atención a clientes: 55 5721 1130 en la Ciudad de México o lada sin costo 01 800 472 2796. Paseo de la Reforma N° 347 Col. Cuauhtémoc, Ciudad de México. Horario de operación de lunes a viernes de 8:00 a 13:30 horas (tiempo del Centro). Visita www.hsbc.com.mx para consultar el Prospecto de Información al público inversionista. El presente documento es de carácter informativo y no deberá ser considerado como una recomendación, invitación u oferta al público, ni pretende formular juicios de valor para suscribir o promocionar cualquiera de los productos de inversión del Banco. El cliente tiene conocimiento y acepta que la información no constituye una oferta o asesoría específica sobre los servicios de inversión o para la celebración de alguna operación. El rendimiento presente de los fondos o pasado no garantiza un rendimiento igual o mayor en el futuro.



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10. Consulta requisitos, términos, condiciones de contratación y comisiones en www.hsbc.com.mx/hipotecario
11. Consulta requisitos, términos, condiciones de contratación y comisiones en www.hsbc.com.mx/creditos/personales/personal-advance
12. Consulta requisitos, términos, condiciones de contratación y comisiones en www.hsbc.com.mx/creditos/auto/inmediauto-hsbc-advance
13. Consulta requisitos, términos, condiciones de contratación y comisiones en www.hsbc.com.mx/fusion
14. Consulta las coberturas, exclusiones, restricciones y requisitos de contratación del Seguro para Apoyo por Hospitalización en www.hsbc.com.mx El seguro es registrado y operado por HSBC Seguros S.A. de C.V., Grupo Financiero HSBC.
15. Consulta las coberturas, exclusiones, restricciones y requisitos de contratación del seguro Vida 65 en www.hsbc.com.mx El seguro es registrado y operado por HSBC Seguros S.A. de C.V., Grupo Financiero HSBC.
16. Consulta coberturas, exclusiones y requisitos de contratación del Seguro de Auto en www.hsbc.com.mx El seguro es contratado en HSBC México, S.A. Institución de Banca Múltiple, Grupo Financiero HSBC y operado por AXA Seguros S.A. de C.V.
17. Consulta coberturas, exclusiones y requisitos de contratación del Seguro de Casa Habitación en www.hsbc.com.mx El seguro es contratado en HSBC México, S.A. Institución de Banca Múltiple, Grupo Financiero HSBC y operado por AXA Seguros S.A. de C.V.
18. Consulta las coberturas, exclusiones, restricciones y requisitos de contratación del Seguro Vida y Ahorro HSBC en www.hsbc.com.mx El seguro es registrado y operado por HSBC Seguros S.A. de C.V., Grupo Financiero HSBC.
19. Consulta las coberturas, exclusiones, restricciones y requisitos de contratación de Retiro Protegido HSBC en www.hsbc.com.mx El seguro es registrado y operado por HSBC Seguros S.A. de C.V., Grupo Financiero HSBC. Aplican los beneficios fiscales correspondientes al plan seleccionado y que se encuentran establecidos en los Artículos 93, 185 y 151 de la Ley del Impuesto sobre la Renta cumpliendo la Norma Fiscal aplicable.
20. Servicio ofrecido a través de Visa. Consulte términos y condiciones del servicio en el portal de beneficios Visa Platinum www.visa-platinum.com/mx
21. Se cobrará mensualmente \$375 M.N. en caso de que el cliente no cubra alguno de los criterios para exentar el cobro de la comisión de administración y manejo de cuenta (mantenimiento, membresías, cuota simplificada, etc.) (Membresía), que a continuación se mencionan: a) Mantener un saldo promedio mínimo mensual en cuentas a la vista de ahorros, fondos de inversión e inversiones a plazo de \$200,000 M.N., b) Tener una nómina en HSBC o portabilidad de \$35,000 M.N. depositados mensualmente en esta cuenta c) Tener depósitos recurrentes desde \$60,000 M.N. mensuales en esta cuenta.



La Cuenta HSBC Advance, Ahorro Flexible y las Inversiones a Plazo se encuentran protegidas por el IPAB hasta por un monto equivalente a 400 mil UDIs por cliente por institución, lo anterior de conformidad con las disposiciones legales que regulan a dicho instituto. www.ipab.org.mx

Consulta requisitos, términos, condiciones de contratación y comisiones en www.hsbc.com.mx/advance
Emisora de la Tarjeta de Crédito: HSBC México, S.A., Institución de Banca Múltiple, Grupo Financiero HSBC.
HSBC y sus logotipos son marcas registradas en México.
Vigencia del material al 31 de diciembre de 2023.



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