HSBC

# Premier Executive

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Welcome to **HSBC Premier Executive**, the first and only service designed for people like you, as it recognizes your work and career as Senior Executives.

Our goal is to make your life easier, so, from now on, you will have access to a specialized team connected at all times to provide you with the private banking service experience you need without having to visit a branch. Your Executive Banker will be equipped with the mobile communication devices required to provide the advice, products, and services HSBC has designed just for you.

Welcome to **HSBC Premier Executive**, our best financial service that recognizes you for who you are and what you have achieved.

**Pablo Elek Hansberg**
Head of Wealth and Personal Banking Mexico.

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# Service

# Faster solutions than traditional banking

You will have a banker and team of financial experts equipped with tablets and mobile communication devices to deliver the personalized services you need without having to visit a branch:

- Directly in your office
- Via WhatsApp within 20 minutes
- Through our Exclusive Customer Service Center providing immediate response times
- 48-hour service guarantee to process most of your paperwork

Furthermore, all of our bankers have been certified to provide advice to help you define your investment strategy.

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# **Wealth** Management

# Take your and your family's future to the top

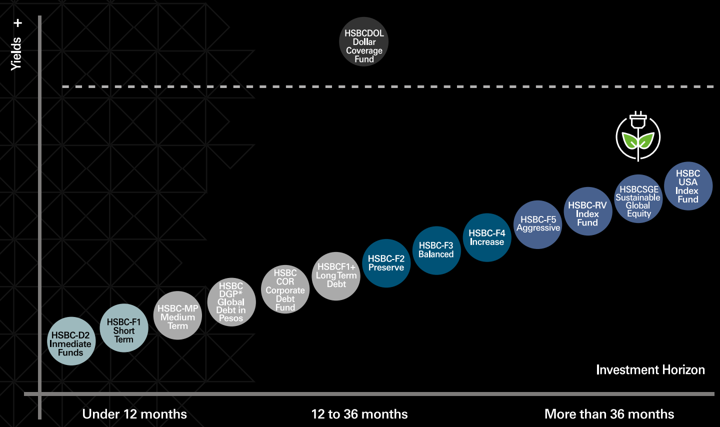
To secure your assets and reach the future you want for yourself and your family, we will work side-by-side with you to develop a personalized strategy in line with your investment goals and profile.

Access to the best investment tools in the market:

- Investment Funds
- Equities
- Structured Notes
- Discretionary Portfolio Management (DPM)
- HSBC Unit Linked
- HSBC eTrading

# Investment Funds

The HSBC family of funds offers you a complete asset portfolio to support your short, medium, or long term strategy.




*El fondo HSBCDGP es considerado como fondo de renta variable, de acuerdo a su clasificación.

Short Term Debt Fund **Liquidity**

Medium and Long Term Debt Fund **Savings**

Integral Portfolio **Investment**

Equity Funds **Equity**

Hedge **Fund**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# Equities

We help you diversify your investments and distribute your risk across a wide range of market sectors with our debt instrument buy and sell services.

Access the following debt instruments:

- Government Bonds
- Corporate Bonds
- Certificates of Deposit

When you invest in capital with HSBC, you buy stock representing a portion of the share capital of national companies listed on the Mexican stock exchange as well as international companies listed on the International Quotation System (SIC, acronym in Spanish) in Mexico.



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# Structured Notes

An investment option to participate in financial markets, minimizing the inherent risks by protecting all your principal at 100%.

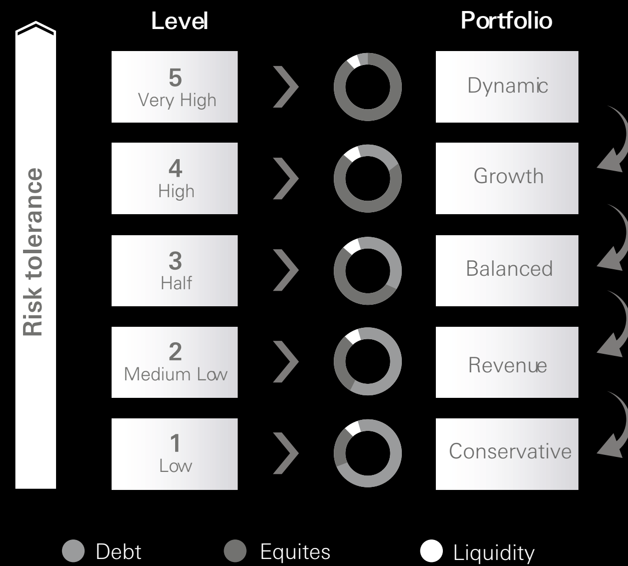
We offer two types of notes with the U.S. Dollar as the underlying currency:

- Accumulator Class[1] generates a coupon based on the number of days the exchange rate has closed within the range
- Double Barrier[2] generates a maximum coupon as long as the exchange rate is within a predetermined range at a fixed term

# Discretionary Portfolio Management (DPM)[3]

Stop worrying about knowing when and what to invest in.

With DPM, our service experts will help you meet your medium and long term goals based on your investment profile.

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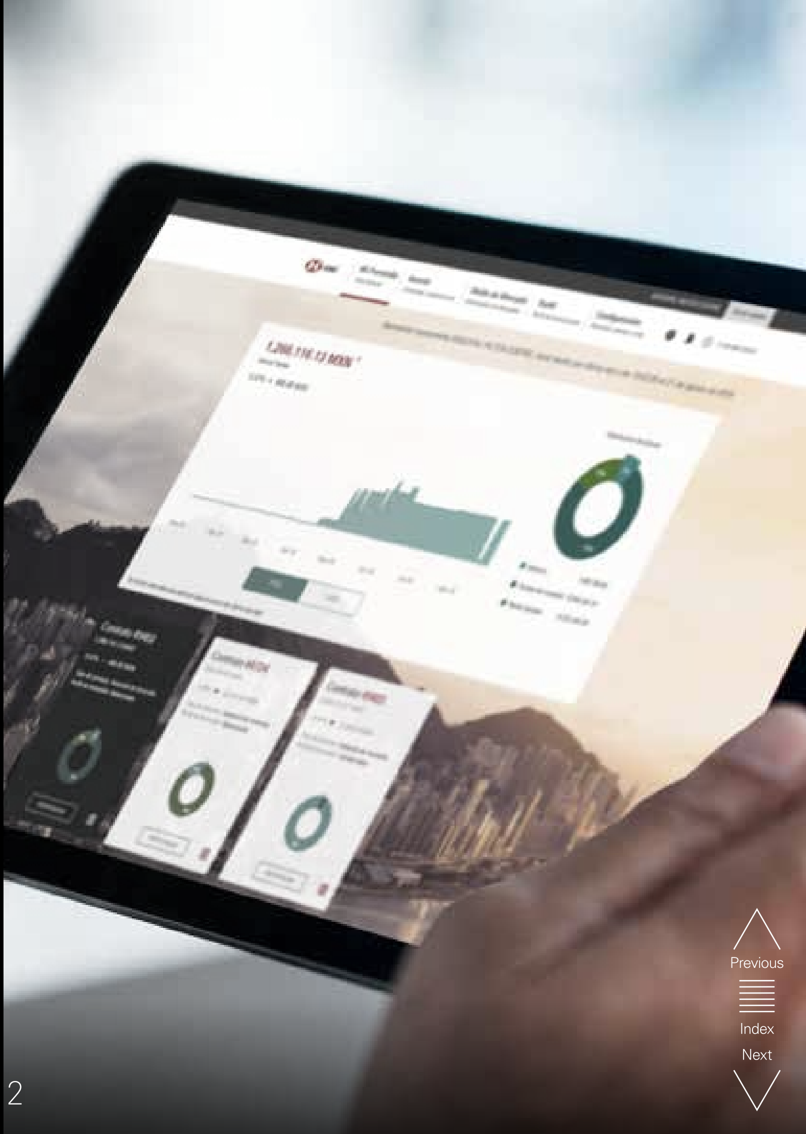
# HSBC eTrading

Experience total freedom in your investment decisions.

With HSBC eTrading, you can:

- Manage your investments through mobile devices
- View your investment contracts in one place
- Access real-time market information[4]
- View your transaction history



# HSBC Unit Linked

HSBC Unit Linked offers you the perfect combination of a long-term investment and life insurance. With the Investment Plan, you will be able to receive the accumulated fund of contributions plus the returns on your investments and you will be able to benefit from the applicable exemption in accordance with current tax legislation[5].

1. Retirement age 60 years
2. Exemption at the end of the term: no limit
3. The annual deduction does not apply

- Investment Plan[6]: use this plan to invest and receive your returns while taking advantage of the applicable exemption*, you must have contracted the plan for at least 5 years and reach the age of 60.

In addition, you can choose to change the distribution of your contributions among all the investment fund options[7] that HSBC makes available to you on a quarterly basis, according to your investment profile.

# **International** Connectivity

# A bank without borders

## Global View & Global Transfers

View and operate all your worldwide HSBC accounts in one place and in real-time.

With HSBC, you receive a preferential exchange rate[8] on all your international transactions.

## Emergency Cash

Emergency cash transfers at any of our locations worldwide, should anything unexpected happen during your travels when you cannot access your money abroad.

## HSBC Global Network of ATMs

Withdraw cash from any HSBC ATM free of charge.

## Premier in One, Premier in All

Your status as an HSBC Premier Executive client in Mexico ensures recognition and assistance as an HSBC Premier client in countries where the bank has a presence.

## International Bank Center

We help you, through our Executive Banker to connect with our branches worldwide to obtain more information or options accordingly to your needs to acquire a home or a Credit Card aboard.

# **Leading** Products



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# HSBC Titanium Credit Card

BEST OF TWO WORLDS, UNLIMITED TRAVEL AND WORLDWIDE ACCEPTANCE

- Two cards under a single line of credit, a model that will simplify your life
- 3 points for every dollar spent
- Unique solutions: exclusive benefits of American Express, the support of Mastercard and the personalized attention of your HSBC banker

# Premier Account + HSBC Premier Infinite Debit Card

Everything you need to manage your money day by day, including:

- Checkbook
- Two international transfers per month

Your HSBC Premier Infinite Debit Card includes exclusive benefits such as:

- Access to the Premier Lounge at T2 in the Mexico City International Airport
- Medical appointment abroad[9] with Visa Online Medical Assistance.
- Travel and purchase protection[10]


# HSBC Premier World Elite Credit Card

Receive the service necessary to experience the most important moments in life. Any time anywhere in the world, use your card to enjoy:

- Months without interest abroad all year long
- Access to over 1,000 airport lounges around the world[11] with your Lounge Key membership
- Exclusive HSBC Premier Rewards Program[12]

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# Premier Family

Extend the experience of personalized attention and access to exclusive products and services to your loved ones with:

- HSBC Premier Executive for your partner
- HSBC Premier for your children



# HSBC Premier Mortgage[13]

An important decision requires the best support available.

Regardless of the plan you choose, HSBC has an option to make your dreams come true while enjoying the best conditions available:

- Purchase
- Liquidity
- Transfer
- Transfer and liquidity

# Investment Loan[14]

Finance your most ambitious projects backed by your assets.

This loan is backed by your investments at HSBC.
Use it to ensure access to:

- Capital and monthly interest payments
- Liquidity keeping your investments
- Custom-made contracts



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# Life 65[15]

Because peace of mind is priceless, with this insurance policy you will pay a fixed premium until you are 65, with access to coverage for death or terminal illnesses.

You can also choose the currency for your policy between Mexican Pesos or U.S. Dollars.

# Legals

1. Structured Notes are investment instruments that cannot generate returns lower than the market value and can never be settled for a nominal amount lower than the principal invested at expiration. The Structured Note Accumulator Class is designed to be maintained to expiration, so clients do not have the right to request the early termination of this product before expiration. The Structured Note Accumulator Class is subject to the issuer's credit risk, performance risk, liquidity, foreign currency, and poor performance, as well as any market risk.
Structured Notes are not protected by the Institute for the Protection of Bank Savings (IPAB) of Mexico, in accordance with the legal provisions regulating said institute.
2. The potential return on the investment may be less than the returns on a bank deposit, or an unstructured fixed coupon bond, or a direct investment in the underlying assets or other investments. The Structured Double Barrier Note is designed to be maintained to expiration, so clients do not have the right to request the early termination of this product before expiration.
The Structured Double Barrier Note is subject to the issuer's credit risk, performance risk, liquidity, foreign currency, and low performance, as well as any market risk.
Structured Notes are not protected by the Institute for the Protection of Bank Savings (IPAB) of Mexico, in accordance with the legal provisions regulating said institute. Structured Notes are investment instruments that cannot generate returns lower than the market value and can never be settled for a nominal amount lower than the principal invested at expiration.
3. Prepared by HSBC Global Asset Management (Mexico) and distributed by HSBC México, S.A. Institución de Banca Múltiple (a full-service banking institution), Grupo Financiero HSBC (the "Bank"). This document is informative and should not be considered as a recommendation, invitation or offer to the public, nor is it intended to make value judgments to subscribe or promote any of the Bank's investment products. The client is aware of and accepts that the information does not constitute a specific offer or advice on investment services or for the execution of any operation, nor does it imply that the Bank ensures future results or returns. Present or past performance is no guarantee of future results. The client or person receiving this document, in doing so, accepts and acknowledges that this information is owned by the Bank; therefore, it must not be disclosed or provided to third parties, without the Bank's prior written consent, under any circumstances. The applicable operating characteristics and commissions are subject to the terms established in the Contract for Bank Deposit/Custody of Managed Securities, within the General Action Framework and in the investment service guidelines, respectively. The service is offered for national coverage of Premier Executive, Wealth Premier, and Global Private Banking. Please check the list of contracting, commission, and Investment Service Guidelines at www.hsbc.com.mx, or contact your bank executive mentioned in your bank statement.
4. Online market information. Streaming services and online information refer to displaying stock prices in real-time. You will be charged a monthly fee for activating the service.
5. According to the selected plan and articles 93 or 151 of the LISR (Income Tax Law). Tax provision in force for 2023.
6. Article 93 section XXI of the Income Tax Law or the article that replaces it.
7. For more information regarding investment funds, visit www.hsbc.com.mx to consult the Information Prospectus for the investing public.
* In accordance with current tax legislation. According to the selected plan and articles 93 or 151 of the LISR (Income Tax Law).
Consult the coverage, exclusions, restrictions and contracting requirements of HSBC Unit Linked at www.hsbc.com.mx The Insurance is registered and operated by HSBC Seguros S.A. de C.V., Grupo Financiero HSBC.
HSBC does not provide tax advice, so the client should approach their tax advisers.
8. With HSBC, the exchange rate that applies to your international transfers is based on market conditions, client segment, and the amount transferred when confirming the transaction.
9. The service is offered through Visa. See the Visa Infinite benefits terms and conditions of service at www.visa-infinite.com/mx
10. Protection granted through Visa. Visa is not an insurance institution; insurance is contracted by Visa and offered by other insurance companies. Insurance is subject to specific coverage and restrictions. Please contact the Visa Infinite Customer Service Center for detailed information on coverage and the restrictions applicable to each insurance product. Review the terms and conditions at www.visa-infinite.com/mx.

***CAT (Total Annual Cost) Months without Interest 0%** without VAT. Informative. Annual Fixed Rate.
11. See terms and conditions of benefits at www.hsbc.com.mx/premiertravel
12. HSBC Premier Rewards Program is subject to change without notice in the equivalence, transfer and validity of Points. In order to accumulate and redeem Points, the card must be current in its payments and without blockages. Points can be redeemed through Internet Banking or by calling 55 58097404. Check terms and conditions at www.hsbc.com.mx/premierrewards
13. Please visit www.hsbc.com.mx/hipotecario for information about the requirements, terms, contract conditions, and fees.
14. Credit lines are subject to approval by the Risk Department. Ask your banker about the contracting requirements and terms and conditions.
15. See the coverage, exclusions, restrictions and requirements for contracting Life 65 Insurance at www.hsbc.com.mx. The insurance is registered and operated by HSBC Seguros S.A. de C.V., Grupo Financiero HSBC.
Investment Funds Customer Service: +52 (55) 5721 1130 in Mexico City and 01 800 472 2796 toll-free nationwide. Paseo de la Reforma #347 Col. Cuauhtémoc, Mexico City. Office hours: Monday through Friday from 8 a.m. to 1:30 p.m. (Mexico City time).
Current or historical yields do not guarantee equal or higher yields looking forward. The returns presented are historical and aim to show how an investment would have performed in a given time, and do not guarantee future performance. Logistic characteristics and applicable fees are subject to the terms established in the Prospectus provided for each fund. See published returns at www.hsbc.com.mx.

IPAB INSTITUTO PARA LA PROTECCIÓN AL AHORRO BANCARIO

Premier Account, and its related Debit Card are protected by the IPAB for an amount equivalent to 400,000 UDIs (investment units) per client per institution, in accordance with the legal provisions regulating said Institute. www.ipab.org.mx

Credit Card Issuer: HSBC México, S.A., Institución de Banca Múltiple, Grupo Financiero HSBC.
See requirements, terms, conditions of contract, commissions and conditions of these products at www.hsbc.com.mx

# Legales

1. Las Notas Estructuradas son instrumentos de inversión los cuales podrán no generar rendimientos, o ser estos inferiores a los existentes en el mercado, pero en ningún caso, al vencimiento de la operación, se podrá liquidar un importe nominal inferior al principal invertido. La Nota Estructurada Rango Acumulador está diseñada para ser mantenida hasta su vencimiento por lo que el cliente no tiene derecho a solicitar la terminación anticipada de este producto antes de su vencimiento. La Nota Estructurada Rango Acumulador está sujeta al riesgo de crédito del emisor, riesgo de rendimiento, de liquidez, de divisas extranjeras y de bajo desempeño; así como a cualquier riesgo de mercado.
Las Notas Estructuradas no se encuentran protegidas por el Instituto para la Protección al Ahorro Bancario (IPAB), lo anterior de conformidad con las disposiciones legales que regulan a dicho instituto.
2. El rendimiento potencial de la inversión puede ser menor que los rendimientos de un depósito bancario, o un bono de cupón fijo no estructurado, o una inversión directa en los activos subyacentes, u otras inversiones. La Nota Estructurada Doble Barrera está diseñada para ser mantenido hasta su vencimiento por lo que el cliente no tiene derecho a solicitar la terminación anticipada de este producto antes de su vencimiento.
La Nota Estructurada Doble Barrera está sujeta al riesgo de crédito del emisor, riesgo de rendimiento, de liquidez, de divisas extranjeras y de bajo desempeño; así como a cualquier riesgo de mercado.
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3. Elaborado por HSBC Global Asset Management (México) y distribuido por HSBC México S.A. Institución de Banca Múltiple, Grupo Financiero HSBC (en adelante el "Banco"). El presente documento tiene el carácter de 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 constituyen una oferta o asesoría específica sobre los servicios de inversión o para la celebración de alguna operación, ni tampoco implica que el Banco asegure resultados ni rendimientos en un futuro. El rendimiento presente o pasado no garantiza un rendimiento igual o mayor en el futuro. El Cliente o la persona que reciba el presente documento, al hacerlo, acepta y reconoce que se trata de información propiedad del Banco, por lo que bajo ninguna circunstancia deberá divulgarla o proporcionarla a terceros, sin el consentimiento previo y por escrito del Banco. Las características de operación y comisiones aplicables se encuentran sujetas a los términos establecidos en el Contrato de Depósito Bancario de Títulos Valor en Administración y de Comisión Mercantil, en el Marco General de Actuación y en la guía de servicios de inversión respectivamente. Este servicio es de cobertura nacional y está dirigido a clientes de Premier Executive, Premier Patrimonial y Private Clients Services. Para requisitos de contratación, comisiones, y Guía de Servicios de Inversión, visite www.hsbc.com.mx (http://www.hsbc.com.mx) y/o contacte a su ejecutivo asignado que se encuentra mencionado en su estado de cuenta.
4. Información de mercado en línea. El servicio de Streaming, información en línea, se refiere a mostrar los precios de bolsa en tiempo real. Al habilitar el servicio se cobrará una comisión mensual.
5. De acuerdo al plan seleccionado y los artículos 93 ó 151 de la LISR (Ley de Impuestos Sobre la Renta). Disposición fiscal vigente para 2022.
6. Artículo 93 fracción XXI de la Ley del Impuesto sobra la Renta o el artículo que lo sustituya.
7. Para mayor información respecto a los fondos de inversión visita www.hsbc.com.mx para consultar el Prospecto de Información al público inversionista.
*Conforme a la legislación fiscal vigente. De acuerdo al plan seleccionado y los artículos 93 ó 151 de la LISR (Ley de Impuesto Sobre la Renta).
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.
HSBC no otorga asesoría fiscal, por lo que el cliente deberá acercarse con sus asesores fiscales.
8. Con HSBC el tipo de cambio que se aplica a sus transferencias internacionales está en función a las condiciones del mercado, segmento del cliente y el monto de envío al momento de confirmar la operación.
9. Servicio ofrecido a través de Visa. Consulte términos y condiciones del servicio en el portal de beneficios Visa Infinite www.visa-infinite.com/mx
10. Protección otorgada a través de Visa. Visa no es una Institución de seguros, los seguros son contratados por Visa y ofrecidos por otras instituciones de seguros. Los seguros se encuentran sujetos a una cobertura determinada y a ciertas restricciones. Para obtener información detallada sobre la cobertura y las restricciones de cada producto de seguros, comuníquese al Centro de Atención para clientes Visa Infinite. Consulte términos y condiciones en www.visa-infinite.com/mx

***CAT Meses sin Intereses 0% sin IVA. Informativo.** Tasa Fija Anual.
11. Consulte términos y condiciones de los beneficios en www.hsbc.com.mx/premiertravel
12. El Programa HSBC Premier Rewards está sujeto a cambios sin previo aviso en la equivalencia, transferencia y vigencia de los Puntos. Para poder acumular y canjear los Puntos, la tarjeta debe estar al corriente en sus pagos y sin bloqueos. La redención de los Puntos podrá hacerse por Banca por Internet o llamando al 55 58097404. Consulta términos y condiciones en www.hsbc.com.mx/premierrewards
13. Consulte requisitos, términos, condiciones de contratación y comisiones en www.hsbc.com.mx/hipotecario.
14. La línea de crédito estará sujeta a la aprobación del área de Riesgos. Consulte requisitos, términos y condiciones de contratación a través de su Banquero.
15. Consulte 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
Fondos de Inversión. Atención a clientes: 5721 1130 en la Cd. de México o lada sin costo 01 800 472 2796. Paseo de la Reforma #347 Col. Cuauhtémoc, México, Ciudad de México Horario de operación de lunes a viernes de 8:00 a 13:30 horas (Ciudad de México) El rendimiento presente o pasado no garantiza un rendimiento igual o mayor en el futuro. Los rendimientos presentados son históricos, tienen como objetivo mostrar cómo se hubiera comportado una inversión en un tiempo determinado y no garantizan
el comportamiento futuro que pueda tener. Características de operación y comisiones aplicables sujetas a los términos establecidos en el Prospecto de Información al Público Inversionista de cada fondo. Los rendimientos publicados corresponden a rendimientos netos, es decir, después de comisiones e impuestos. Estos servicios son de Cobertura Nacional. Para requisitos de contratación, prospecto de información al público inversionista y guía de servicios de inversión, visita www.hsbc.com.mx

IPAB INSTITUTO PARA LA PROTECCIÓN AL AHORRO BANCARIO

Las inversiones a plazo, Cuenta Premier y su Tarjeta de Débito relacionada 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

Emisora de la Tarjeta de Crédito: HSBC México, S.A., Institución de Banca Múltiple, Grupo Financiero HSBC.
Consulte requisitos, términos, condiciones de contratación, comisiones y condiciones de estos productos en www.hsbc.com.mx


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