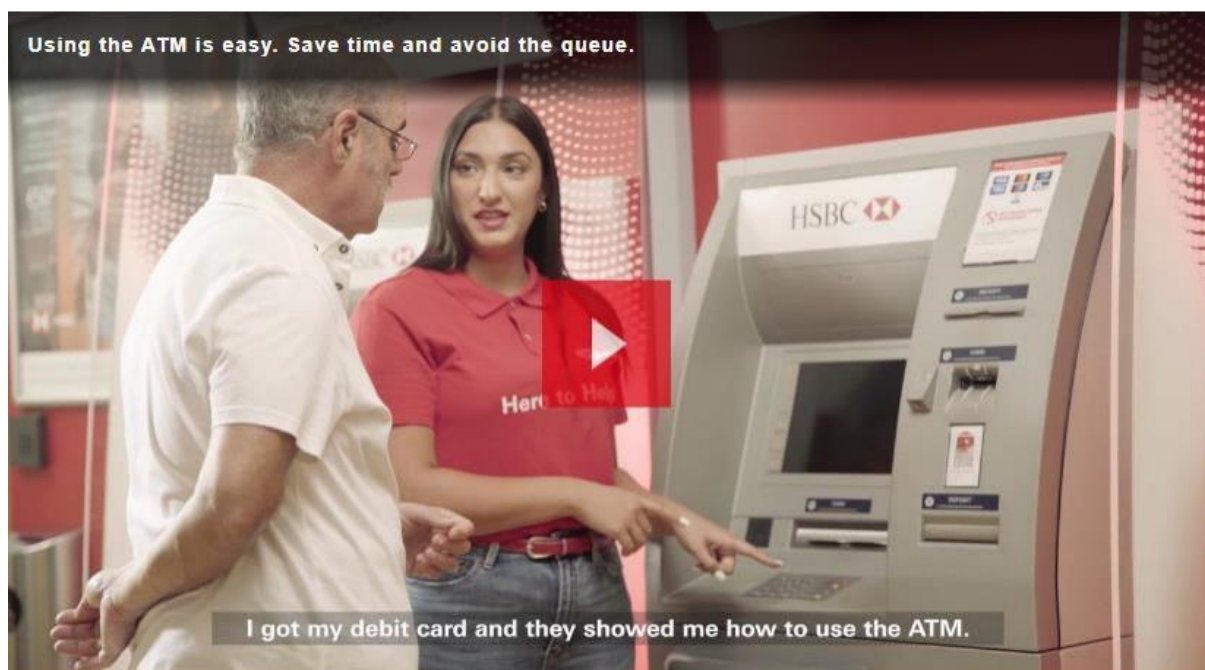


## GEMMA Flash Cards

### ATM



Access to cash 24/7

Day or night, you can carry out simple banking transactions at any of our cash machines worldwide. Our ATMs support accessible banking, with large font options and speech functionality in both Maltese and English.

Video Link - [ATM Banking & Cash Services | Ways to bank - HSBC MT](#)

### How to make an ATM deposit

*If you haven't yet discovered just how easy it is to use an ATM for your banking needs ... now's a good time to do so.*

*HSBC ATMs are available every day, round the clock and you can find them all over Malta and Gozo.*

*You can access many everyday banking services, such as: withdrawing cash; making deposits; transferring funds between accounts or paying credit card balances and checking balances.*

*Depositing cash or cheques using the ATM is easy ... just insert your card, select normal or enlarged mode and select Other Services.*

*Then select DEPOSIT and choose whether you want to deposit cash or cheques.*

*When depositing cash insert up to 50 notes in the ATM.*

*The ATM will count the notes and show you amount deposited.*

*Select confirm and the funds will be in your account immediately.*

*If you select the deposit cheques option, insert one cheque at a time in the ATM.*

*After a while you will see a scanned image of the cheque on screen.*

*Then simply enter the amount of the cheque using the keypad and confirm.*

*You can also request a receipt of your transaction if you wish.*

*HSBC offers a range of easy and accessible digital banking options ... that make queuing at a branch unnecessary.*

*Start using them from today, and stay safe*

### How to withdraw cash

*If you haven't yet discovered just how easy it is to use an ATM for your banking needs ... now's a good time to do so.*

*HSBC ATMs are available every day, round the clock and you can find them all over Malta and Gozo.*

*You can access many everyday banking services, such as: withdrawing cash; making deposits; transferring funds between accounts or paying credit card balances and checking balances.*

*Withdrawing cash from the ATM is easy... just insert your card, select normal or enlarged mode and choose an amount from the options shown ... or if you need a different amount enter your pin then, use the keypad to enter the amount you need and, if you have more than one, choose the account to withdraw from.*

*You can also request a receipt if you wish.*

*Then, take your card, and finally your cash! It's that's simple.*

*HSBC offers a range of easy and accessible digital banking options ... that make queuing at a branch unnecessary.*

*Start using them from today, and stay safe.*

*Whatever time of day or night, you can withdraw money using your HSBC debit card or HSBC credit card. Credit card customers will be charged a fee. Non-HSBC cash machines may also charge an additional fee.*

*From the ATM you can also make*

- *Balance enquiries*
- *Request cheque book*
- *Print mini statements*
- *Money transfers to other HSBC accounts*

#### *Account activity enquiry*

Keep an eye on your most recent transactions and view or print a mini statement (free of charge) displaying the last 5 transactions on your account.

#### *Balance enquiries*

At the touch of a button you can view or print your up to date account balance.

#### *Money transfers*

Transfer funds between your HSBC Malta accounts.

#### *Credit card payments*

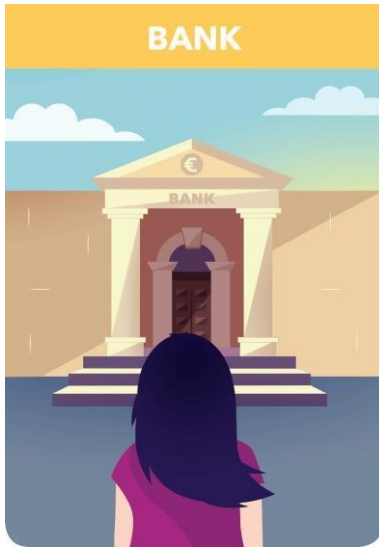
Make payments from your HSBC account to your HSBC credit card.

#### *Deposit machines*

These self-service machines offer you a quick, easy and secure way to deposit cash and cheques, without ever having to visit a bank counter. They're centrally located, in or near our branches, with most available 24 hours a day.

Finding closest ATM/Branch to you: [Find Your Nearest Branch Or ATM | HSBC Branch Finder - HSBC Malta](#)

## **Bank**



Banks work with money: looking after it, lending it, and helping you pay for things with it. Banks don't just look after your money. They also lend money to those who need it.

Banks provide loans for many things, whether you're a family looking to buy a house or a business seeking to expand, hire and grow. In this way, the flow of lending can help the economy as a whole to thrive.

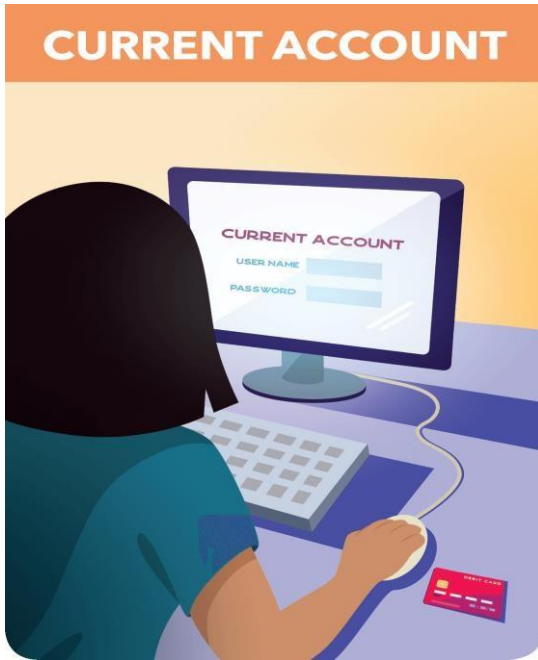
Lending money is a risky business, though. Banks can lose out if someone they have lent money to doesn't pay it back.

Banks know this, so they try to make sure they earn enough profit by charging more interest for lending money than they pay out in interest on people's savings.

Of course, some loans are riskier than others – and banks will charge higher interest rates to reflect this.

But no-one can predict the future perfectly. Inevitably, banks sometimes get it wrong: sometimes a number of loans will not be repaid. So Banks make sure that they hold sufficient financial resources in case they face larger losses than they expect. That is part of ensuring banks operate in a safe and sound way.

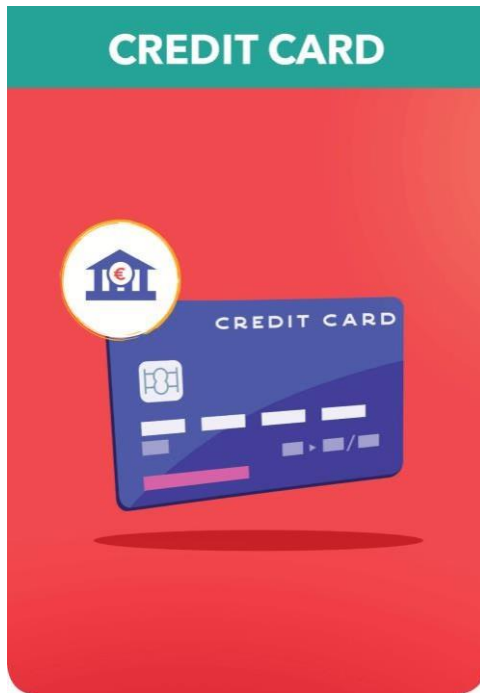
## . Current Account



### Benefits

- Pay in money and take it out whenever you like
- Convenience of your own chequebook
- A free International Debit Card
- Set up direct debits or standing orders
- Free SMS Alerts
  - Make payments to HSBC and non-HSBC accounts
  - Send money in euro to other accounts in the Single Euro Payment Area (SEPA) or in other currencies to any other account.
  - Free personal internet, mobile and telephone banking
  - Receive money in Euro and other currencies
  - Your salary can be credited to your account

## Credit Card



### Benefits

With the HSBC Visa Credit Card, you'll get:

- Accepted at over 30 million outlets worldwide and over 4,000 outlets in Malta and Gozo.
- Effect payments overseas in Euro or in any foreign currency
- Spread the cost of larger purchases through monthly repayments
  - Interest-free period Up to 56 days of interest free credit as per HSBC Card Conditions of Use HSBC Card Conditions of Use, This link will open in a new window. <https://www.hsbc.com.mt/content/dam/hsbc/hbmt/docs/hsbc-card-conditions-of-use.pdf>
- Cash withdrawals from ATMs and over the counter at banks worldwide. Counter service not available locally and in some countries or regions.
- Itemised monthly statements
- Home & Away. Special offers from more than 27,000 outlets in more than 160 countries and regions. Find out more Find out more about home & away.
- Online authentication. Visa Secure authentication system offers added security when you use your card online.

## Debit Card



### Benefits

- Free phone banking and online banking services
- Worldwide access to your money on any ATM
- Pay for your goods and services wherever you see the Visa sign
- Withdraw cash from HSBC ATMs at home or abroad at no extra charge

## Insurance



### Life Insurance

Make sure your loved ones are financially protected if the unexpected happens. Life cover pays a lump sum on your death to your spouse or partner, providing financial security when they need it the most.

- Single or Joint Life cover
- Level Term cover
- Optional extra cover for Accidental Death Benefit, Critical Illness Benefit, Partial and Total Disability Benefit and Waiver of Premium
- Lump sum payable on valid Life cover/Optional cover claim
- A simple solution at a competitive price



### Additional Cover

If you suffer a life-threatening illness, life could turn out to be even harder financially for your family than if you had passed away. Not only are your family members likely to lose your income but they will need to look after you. Our optional additional benefits offered under the Personal Protector Plan can provide valuable help.

- Accidental Death
- Critical Illness
- Permanent Total or Partial Disability
- Waiver of Premium

- *Accidental Death*

This option guarantees the payment of an additional sum assured equal to that of the main life cover. It's payable if the life assured passes away due to bodily injuries resulting exclusively from an accident.

- *Critical Illness*

This option guarantees the payment of the selected sum assured if the life assured is diagnosed with any one of the following conditions: heart attack, coronary by-pass, stroke, kidney failure, life threatening cancer, major organ transplant, coma, paralysis, blindness, severe burns.

- *Permanent Total or Partial Disability*

This option guarantees the payment of the selected sum assured in case of permanent total disability. If the life assured is diagnosed as being partially disabled, the benefit will be a percentage of the sum assured you had chosen for this benefit, depending on the severity of the disability, whilst the cover will remain for the rest of the sum assured.

- *Waiver of Premium*

This option applies only if the policyholder is also the life assured. It provides a waiver of premium if you suffer a disability which causes you to lose your income. In other words, your life policy will continue without you having to pay the premium, until you recover and are able to resume work.

### Five Critical Illness Cover

We've all known someone, maybe a friend or relative, who has fallen critically ill. The consequences can be devastating for them, their family and friends.

That's why we've created the HSBC Key FIVE Critical Illness Cover plan. It gives you and your loved one's financial support should you unexpectedly fall ill with the 5 most common critical illnesses:

- Cancer
- Stroke
- Heart attack
- Coronary artery bypass grafting
- Kidney failure

### Loan Insurance

Loan insurance is a simple and affordable way of paying off what's owed on your loan should you die during the term of the plan.

It helps provide the protection you need to get on with life, knowing that your family will be financially protected should the worst happen.

- Single or Joint Life cover
- Decreasing Term cover
- Lump sum payable to settle the outstanding loan amount

### Travel Insurance

Travelling away from home without travel insurance puts you at risk of a number of situations. Needing medical treatment for illness, cancelled trips and other financial emergencies can turn your dream holiday into an overseas nightmare.

If you're a Premier or Advance customer, HSBC offers you free travel insurance. All you need to do is settle full or part payment of your flight, marine transport service and/or accommodation with a valid HSBC Premier/Advance debit or credit card.

### *What's included*

Cover applies to you (the HSBC Premier or Advance customer) and your eligible family members\* provided you are under 76 years of age for a maximum period of 90 days (HSBC Premier customer) or 60 days (HSBC Advance customer) per trip.

- free multi-trip worldwide cover
- personal accidents cover for unexpected injuries or fatal accidents
- medical expenses cover for medical treatment including hospital stays
- 24-hour emergency assistance for help when you need it most
- personal belongings cover for accidental loss, damage or theft of possessions
- travel cancellation and delay cover for when your holiday plans are disrupted
- personal liability cover for injury to someone else or damage to their property
- hire vehicle excess cover for Premier customers

## Home Loan



The Classic Home Loan is just what you need if you're buying a home to live in. It's good for home buyers at every stage in their property journey – from first time buyers to more seasoned property owners.

*Up to 90%\* or 75% loan to value (LTV)*

Borrow up to 90%\* of the value of your property for your primary residence and 75% of the value of your property for your second residence

*Main or second home*

Use this home loan for your main home or a second home

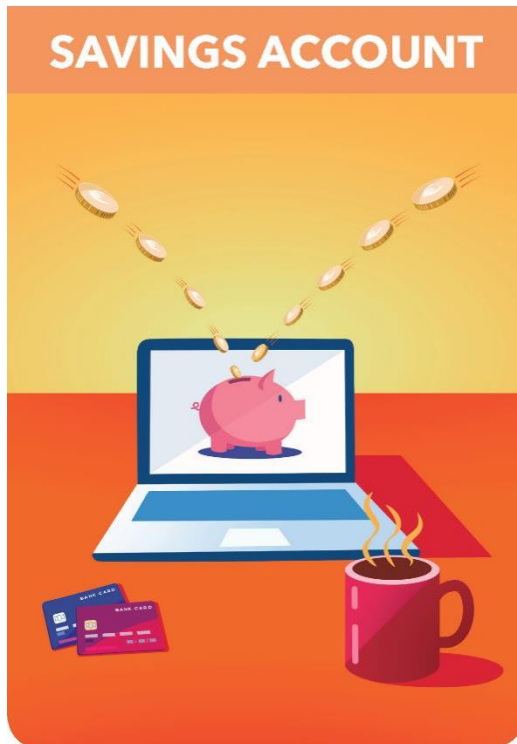
*Save on fees*

Benefit from a waiver of the processing fee\*\* when applying for a home loan

*Fixed or flexible rates*

Choose between fixed or flexible interest rates to suit your needs

## Saving Account



### *Benefits*

With the HSBC Savings Account, you will be able to:

- Pay in money and take it out whenever you like
- A free International Debit Card
- Send money in euro to other accounts in the Single Euro Payment Area (SEPA) or in other currencies
- Receive money in Euro and other currencies
- Set up direct debits or standing orders
- Make payments to HSBC and non-HSBC accounts
- Access to free personal internet, mobile and telephone banking
- Free personal internet, mobile and telephone banking
- Free SMS Alerts
- Your salary can be credited to your account.
- 0.10% credit interest rate on any balance

## **Credit score**

A credit score is a prediction of your credit behaviour, such as how likely you are to pay a loan back on time, based on information from your credit reports like whether you make the payments on time, how much of the available credit limit you are using.

- A free International Debit Card
- Send money in euro to other accounts in the Single Euro Payment Area (SEPA) or in other currencies
- Receive money in Euro and other currencies
- Set up direct debits or standing orders
- Make payments to HSBC and non-HSBC accounts
- Access to free personal internet, mobile and telephone banking
- Free personal internet, mobile and telephone banking
- Free SMS Alerts
- Your salary can be credited to your account

## **Online banking**

Online banking lets you carry out most of your everyday transactions and more - whatever the time of day. Wherever there's an internet connection, you can log on securely and get your banking done.

Our 24-hour online banking service is subject to scheduled maintenance periods.

- All your accounts in one place-  
See a detailed view of your balance and transactions, for all your accounts.
- Move money with ease-  
Whether you're setting up regular payments, transferring funds between HSBC accounts, making extra loan repayments, or paying bills, online banking makes it simple.
- Switch to paperless-  
If you switch to online statements, you can view or download them whenever you want.
- Security as standard-  
Log on and know that your accounts and transactions are safe.
- International banking-  
If you're a Premier or Advance customer with accounts in other countries, you can see them all side-by-side in online banking.
- Send money overseas-  
Make transfers in euros or foreign currency (if you're sending foreign currency, the transfer value and time until the transfer is completed will depend on the market cut-off time).
- Sort out your banking admin-  
Whether you're setting up text alerts or a mobile top-up, opening a new account or ordering a cheque book, it's easy to do it online.
- Offers and discounts-  
Get preferential banking fees when you apply online for selected HSBC products and services or make online transactions, as well as benefitting from special offers and discounts. Terms and conditions apply.

## **Mobile banking**

Stay in control of your finances easily with our Mobile Banking app. Whether you're checking your balances or setting up new transactions, the app lets you do your banking wherever you are.

- Keep a close eye on your transactions-  
Watching your incomings and outgoing couldn't be easier, as you can check your account balances quickly and take a look at your account transactions.
- Move money with ease-  
Send money to your saved payees in just a few seconds. Transferring money between your own accounts and your saved payees is even easier.
- Log on with Apple Touch / Face ID and Android Fingerprint-  
If you've got a compatible phone, you can log on to the app with that unique security device - your face or fingerprint.