

Independent Wealth Management

Built around you



HSBC 

The world's local bank

Strive for perfection

Your wealth and earnings power reflect your success in life. They symbolise past achievements and future security. And they deserve expert attention.

Which is why at HSBC International we specialise in Independent Wealth Management solutions that put your interests first.

We build our services around you, taking into consideration your individual hopes and needs. We don't look for quick fixes nor do we adopt a one size fits all philosophy. We strive to create the best possible solutions for you, taking into account your lifestyle, your aspirations and your financial priorities.

Opportunity and peace of mind

You want to ensure that your financial resources are channelled effectively towards achieving the best for you and your family. But even a cursory look at some of the key financial decisions you need to make reveals complexity that can seem overwhelming.

Do my investments strike the right balance between sensible restraint and striving for real growth?

With an internationally diverse investment portfolio, could my estate be distributed efficiently and quickly to my dependents?

What would happen to my finances and my family if I suffered from a lengthy illness?

Have I provided well enough for my retirement so I can retain the standard of living I enjoy today?

The questions may be daunting, but with the right help, they could be turned into opportunities. And because our Independent Wealth Management service covers every aspect of your financial wellbeing, you can enjoy the peace of mind that comes with knowing you have taken a big step towards financial security.

Strength and independence

When you choose HSBC International to look after your wealth, you are tapping into the services of a member of one of the world's largest financial services groups; a group which manages over US\$1,127 billion for corporate and private clients. The strength of the HSBC brand maximises our potential to secure preferential terms on a number of products we offer. And our global presence and local knowledge means we can interpret and anticipate market movements and use this intelligence to create financial opportunities for you.

And as well as being big, we are also independent.

We don't just recommend products and funds available within the HSBC Group. We will draw from a considerable stable of international financial solutions, all of which have been through a selection process that eliminates all but those which, in our opinion, are the very best in their peer group. This independent approach combined with the backing of the HSBC Group means you enjoy the best of both worlds – strength and independence.

Dedication and expertise

Building the most effective structure around your needs requires the skills and expertise of highly trained wealth managers.

At HSBC International, our dedicated team is qualified to the highest industry standards. A programme of ongoing training also ensures we continually provide you with all the benefits an independent wealth management service can bring.

To seize global opportunities, our wealth managers must be fully aware of environmental, political and economic trends. The world-wide research capabilities of the HSBC Group provide this knowledge and power and allow our wealth managers to make informed recommendations for all your wealth management needs.

Integrity and adaptability

Our independent wealth managers follow a clearly defined and well-proven process designed to consistently deliver the most complete and appropriate answer to your particular needs.

This begins with a detailed analysis of your current financial portfolio, and takes into account a variety of factors. These include your family circumstances, your personal ambitions and how you view the balance of investment potential and risk, as well as more tangible aspects such as your residential status and how and where you are taxed.

We take account of all these influences and present our proposals to you in a detailed report which will identify all the financial aspects that are critical to a successful solution. Your review also recommends a portfolio of financial products that aims to achieve your goals.

The recommendation we provide will draw these together in a cohesive portfolio that will include a number of essential features. Areas covered may include health care, investment insurance policies, strategies for retirement planning and family education as well as investment solutions designed to provide real growth in sympathy with your risk profile. This may encompass recommendations for Malta based trusts and will include recommendations for structuring for tax efficiency wherever this can be achieved.

Tailored and accessible

Tailoring, flexibility and accessibility are words used all too frequently to describe financial planning services. We like to think, however, that our Independent Wealth Management service can deliver on this promise. The availability of our wealth managers, based in Malta, provides a platform from which we can regularly visit and meet our European customers on a face-to-face basis.

Your dedicated wealth manager will work with you from day one to ensure you receive the attention both you and your money deserve. One of the most important aspects of effective wealth management is that the make up of your financial portfolio can be readily adapted to changes in your personal circumstances. Our regular review is designed to ensure that we can keep in touch with changes that should be reflected in the structure of your financial arrangements. And, if you want information on your portfolio, our team are only a phone call away – wherever you are in the world.

Your next steps

If you would like to find out more about how our Independent Wealth Management service can help you maximise your wealth, please contact us:

Jersey	Tel	+44 1534 606911
	Email	offshore@hsbc.com
Dubai	Tel	+971 4 394 8252
	Email	dubai.repoffice@hsbc.com
Hong Kong	Tel	+852 2822 3927
	Email	hsbcintltd@hsbc.com.hk

Important notes

Issued by HSBC Bank International Limited trading as HSBC International. HSBC Bank International Limited is regulated by the Jersey Financial Services Commission to carry on deposit taking business under the Banking Business (Jersey) Law 1991 and regulated for General Insurance Mediation, Collective Investment Schemes & Investment Business. Licensed by the Guernsey Financial Services Commission for Banking, Collective Investment Schemes & Investment Business and licensed by the Isle of Man Financial Supervision Commission for Banking and Investment Business. HSBC Bank International Limited - Hong Kong Branch is licensed by the Hong Kong Monetary Authority as an Authorised Institution in Hong Kong and is deemed to be licensed for type 1 'dealing in securities' as well as type 4 'advising in securities' under the Securities and Futures Ordinance. Any statement in this

brochure regarding tax liability is based on our understanding of current legislation and tax practice at the time of printing. Future changes in legislation, tax levels and tax practice could affect the details quoted. As with any investment related to stocks and shares, the prices of shares and any income from them can go down as well as up. It is possible that the value may fall below the original investment. This may also happen as a result of changes in the rate of exchange where overseas securities are held. To help us to continually improve our service and in the interest of security, we may monitor and/or record your telephone calls with us. © Copyright. HSBC Bank International Limited. 2007. All rights reserved.

HSBC Bank International Limited
HSBC House
Esplanade
St Helier
Jersey
JE1 1HS
Channel Islands

www.offshore.hsbc.com