

For a calm sail
through the
journey of life.



Banking solutions for Mariners:

- ◆ Zero Balance Salary Account
- ◆ Unlimited transactions on VISA ATMs in India
- ◆ 24x7 Premier worldwide Hotline assistance
- ◆ Free¹ real-time² transfers between HSBC accounts worldwide
- ◆ Preferential pricing on FX and Mortgage



Apply for
HSBC Mariner's Account

Date : January 23, 2026

The Indian Institute of Marine Engineers (India)

Greetings for the day.

We are keen to start our Banking relationship regarding international banking proposition for Mariners and IME(I) members.

We will be keen to support your seafarers for the NRE/NRO account opening. I will be engaging with you on a regular basis and would request your kind support to connect us with the seafarers. Also, IME(I) members having net salary credit of more than 3 lacs can avail premier Account benefits. Any existing customer can also connect with us for any service requirement related with account.

Also keen to participate in your annual dinner meet for the year 2026 and INMARCO 2026.

Would seek support to have daily deployments at the IMEI centers where we have regular classrooms (Bombay/Calcutta/Kochi/Goa/Vizag) along with classroom interaction with the mariners at the starting and towards the end of the courses.

Would request your review of the same and a suitable opportunity for us to engage with employees & mariners on this further.

- ◆ HSBC Premier Banking: for senior management
- ◆ HSBC GIFT City: for offshore banking & investment
- ◆ HSBC Employee Banking: Officers & Cadets (enclosed)
- ◆ **HSBC Premier Banking:** *(Available for employees with either monthly net salary credit of INR300,000 or Total Relationship Value of INR5MN)*
- As a **Global Premier customer**, you get recognized as a Premier customer in all HSBC branches across the world and get a Global Premier status for your spouse, children, and parents.
- **Global investments** with access to global solutions such as multi-currency offerings, global fixed-income solutions in key wealth hub markets like Singapore, UAE and more.

- **Global Money** – A unique ‘mobile-first’ global remittance platform that lets you send money in over 20+ currencies across 200+ countries.
- **Global View and Global Transfer** to manage your worldwide HSBC accounts and make real-time transfer across geographies for education expenses, foreign investments, and more.
- **Emergency encashment** of up to USD 2,000 at any overseas HSBC branch.

Enhanced Premier Offers exclusively for IMEI senior management employees:

- Airport Meet & Greet services
- HSBC Premier Metal Credit Card
 - 1:1 redemption on Apple products and on Air-miles across 20+ airlines
 - 0.99% forex markup for all international spends – always and anywhere.
 - Unlimited airport lounge access (Domestic & International), 8 international guest visits and much more.
 - Epicure membership with offers and benefits across Taj Hotels and much more.
- **Personal Loan** – Best in class pricing for employees.
- **Home Loans** - Best in class rates on Home Loan; waiver of franking charges & refund of state stamp duty charges
- **Preferential rates** on foreign exchange and remittance

Overseas Education Assistance:

- Exclusive discounts on student loans through our partners
- Access to reputed consultants like Crimson for your child’s aspirations on pursuing higher education
- Overseas / student account opening basis the parent’s bank account
- Direct payment of university fees HSBC to over 600 universities through Global Education Payment Services(GEPS) across 600 universities.

Beyond Banking :

- Eldercare services such as home-safety, emergency services, proactive care, companionship and more by Samarth with an exclusive discount
- Real Estate and Portfolio Management services in partnership with Indiassetz with exclusive discounts for HSBC customers
- A complimentary one-hour consultation calls with EY to help you understand key tax laws and guidance on Indian tax regulations
- Global Travel and Medical assistance
- 24x7 Premier Global Concierge services across Travel, Gifting, Dining, Health, and Wellness
- Family Banking benefits: Global Premier status for your spouse, children, and parents
- 50% discount on consultation through Global North (for citizenship by investment)

HSBC GIFT, invest worldwide with our global gateway :

Enjoy extra tax benefits in Gujarat International Finance Tec-City (GIFT City). As our International Banking Unit (IBU) is effectively offshore, you can manage your money more efficiently. Open a foreign currency term deposit or current account with us here and you can also access our best interest rates and simple cross-border transfers.

How does the Gift City Account help you?

- No income Tax in India on interest earned in Gift City
- No Currency conversion charges & spread
- Customer friendly regulatory framework on IFSCA
- No GST on offshore & onshore investments
- Hedging against currency fluctuation. Multi-currency account access in USD | GBP | EURO
- Access to global & Indian markets in one place
- Fully repatriable funds
- Zero Balance account offering basis India relationship

[Interest rates at Gift City : Foreign Currency For NRIs | Global Investments - HSBC IN](#)

Elevate possibilities.
Experience more.



We value our Global Banking relationship with your esteemed organization, and we would like you to consider expanding our association to our market-leading retail banking employee proposition.

HSBC Employee Banking Solutions (EBS) is a gateway for your employees to access preferential and exclusive solutions that are made to work for your organisation and your people, no matter where they are in their financial journey.

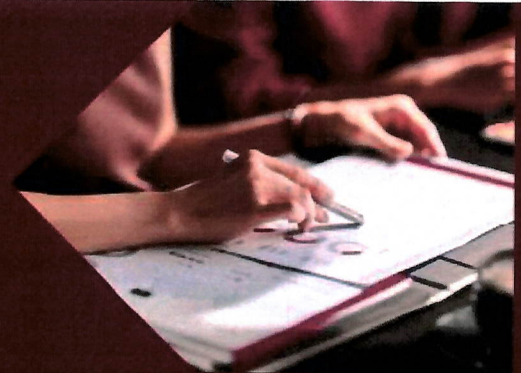
Exclusive HSBC Premier privileges

The all-new HSBC Premier is more than just a bank account. It redefines premium banking and partners with you at every stage of life. Unlock the full suite of HSBC Premier benefits now, by meeting the eligibility criteria^{^^}.

Wealth

Tailored strategies and expert insights to grow and protect your success

- Backed by our expertise in managing global wealth balances of US\$1.8 trillion and proprietary research across 24 time zones, create wealth plans aligned to your goals
- 1,000+ Mutual Funds¹, Portfolio Management Services², Alternative Investment Funds² and Private Credit². Access³ to multi-currency accounts and wealth solutions through GIFT City



Health

Exclusive healthcare benefits and wellness privileges for you and your loved ones

- A curated digital platform⁴ offering complimentary health benefits for you and your family—unlimited online doctor consultations, personalized nutrition plans, mental wellness support and more.
- Unlimited online veterinary consultations and access to grooming services for your pets.

Travel

Privileges, in every time zone

- Up to 4 complimentary Meet & Assist (2 domestic + 2 International)
- 2 complimentary domestic airport transfers



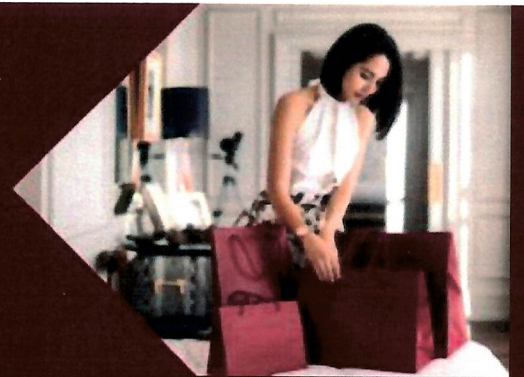
International

Your world, seamlessly connected

- Open your international⁵ account in over 30 countries prior to arrival at the destination. Global View and Global Money Transfer to manage your HSBC accounts worldwide⁶ in a single login
- Overseas education services including access to education consultants, student loans, insurance, and university fee payments via the HSBC Mobile App

The HSBC Premier Credit Card

- 20,000 Rewards Points⁷ as welcome benefit
- HSBC Travel with Points: Up to 12X Reward Points on hotels, airline⁸ tickets and car rentals
- Unlimited premium domestic and international lounge access with 8 guest access
- 0.99% forex markup for all international spends, no conditions apply



Other benefits:

- Access to 24X7 Global Concierge services across travel and hotel bookings, luxury spa and dining, shopping and gifting, health and wellness, access to global iconic events
- Comprehensive digital platform by Indiassetz providing all aspects of real estate wealth management services
- Family like care and companionship to addressing critical needs- Samarth Eldercare services are available at a 30% discount
- Access to a dedicated team consisting of Relationship Manager, Service Manager, Investment and Mortgage Specialists

And access to many more benefits upon meeting the Total Relationship Balance

What's more

Spend Big, Earn Bigger: 5% Cashback⁹ on debit card spends up to 2X your monthly salary

Issued by The Hongkong and Shanghai Banking Corporation Limited, India. Incorporated in Hong Kong SAR with limited liability.

[^^Click here](#) to know more about the Premier eligibility criteria

¹HSBC India is an AMFI-registered Mutual Fund Distributor of select mutual funds and a referrer of other 3rd party investment products. 1000+ funds include both Whitelist and Non-Whitelist funds. Whitelist Funds (WL)

are mutual funds which have undergone internal assessments by HSBC India and accorded specific Product Risk Ratings. Such funds are offered to customers to invest, both pursuant to investment planning discussions and on a 'Do It Yourself' basis, without any recommendation or advice from HSBC India. Non-Whitelist Funds (NWL) are mutual funds which are available to customers to invest only on a 'Do It Yourself' basis on our online platform, without any recommendation or advice from HSBC India. HSBC India has not accorded specific Product Risk Ratings to these funds.

²PMS and AIF are available to eligible premier customers basis net worth and/or risk profiling assessment. HSBC India only refers you to the AMC for fulfilment of your needs. The decision to offer PMS/AIF to you will be taken independently by the AMC. Please read the PMS/AIF Disclosure Document and proceed only if you agree to the same and independently assess the same to be suitable for you.

³Available only on referral basis.

⁴These are offers provided by third parties and not by HSBC India. Prior to availing the service you should read, understand, and accept the terms and conditions of the said services by the respective service provider and proceed only if you agree to abide by the same. HSBC India only facilitates and directs you to the respective service provider for fulfilment of your requirements. You may be required to share your personal details and any such disclosure made by you with the respective service provider is at your sole discretion and HSBC India will not be responsible for the same nor the usage thereto by the respective service provider. All disputes with regard to the services availed under the offer should be directed by you to the respective service provider

⁵Through HSBC International Banking Center.

⁶Most HSBC to HSBC transfers are fee-free, but some intermediary banks may charge fees. You can see an estimate of the applicable fees when you review your transfer. The actual amount is subject to the intermediary bank and will be debited after you've confirmed your transfer. Some banks may charge for incoming international transfers. Your payees will need to check with their banks on these charges as they vary and will be debited from the payee's account. We are unable to advise you on the fees applied by other banks for payments sent through Global Money Transfers. No transfer charge to HSBC customer, but international banks may charge the recipient an incoming transfer fee. Real-time rates are available 24 hours from Monday to Friday, excluding bank holidays. Foreign exchange transactions performed over the weekend and public holidays are subject to a higher bank spread compared to weekday transactions, as markets are closed during these times. Place your transfer request instantly and securely through your mobile.

⁷This benefit is only applicable for the primary Premier Credit cardholder upon the first transaction to be done within 30 days with a new HSBC Premier Credit Card. Terms and conditions apply.

⁸Across select airlines.

⁹The Offer has been provided by The Hongkong and Shanghai Banking Corporation Limited, India ('HSBC Bank') to its Existing and New to Bank (NTB) Customers on their Debit Card issued in India which will be

eligible for 5% cashback on spends up to 2X of your salary credit on all Point of Sale and Online transactions during the Offer Period and any participation in the said Offer is voluntary. Receipts other than salary credits will not be considered and it will be at the absolute discretion of the bank to decide on what constitutes as salary credit in a month.

e.g. On a monthly salary credit of ₹50,000 to your HSBC Salary Account, you may earn cashback on eligible spends up to ₹1 lakh in a month.

The minimum value per transaction to be eligible for the offer is ₹1000 and the maximum value per transaction is the daily debit card limit based on card type the customer holds (visit: www.hsbc.co.in for daily limits).

The offer is applicable to all salary active customers (Premier and Personal Banking), part of the Employee Banking Solutions provided by HSBC to the Corporates for their employees. Customer must be salary active in the month of the debit card spends to be eligible for the cash back. Debit card linked to transactions made through your salary account only are eligible for the cash back. Account must be in an active status at the time of processing the cash back.

Offer valid from 1 August 2025 to 31st January 2026.

¹⁰The interest rate on your Floating Rate Home Loan is linked to HSBC's (the Bank) published Repo Rate Linked Lending Rate (RLLR). HSBC's RLLR would be linked to RBI's published repo rate rounded off to the nearest 5 bps. The RLLR will be published by the Bank at the beginning of every month and it will be the benchmark rate for RLLR linked Home Loans that are disbursed in that particular month. The floating rate of interest on all the loans disbursed by the Bank will be reset when there is a change in the policy repo rate by RBI. The reset will be done by the 7th calendar day of the following month from RBI's announcement of change in repo rate. A revision in the applicable rate of interest will lead to a revision in the Equated Monthly Instalment (EMI) or the loan tenure at the Bank's discretion. The applicable rate of interest rate on your loan is the RLLR plus the margin (spread). For further details kindly visit our website www.hsbc.co.in. The interest rate mentioned is for normal home loan balance transfer cases only. This rate is applicable for disbursements till 31st Jan 2026

¹¹ T&C Apply

¹²The membership ID will be sent to your registered e-mail within 60 days of first salary credit to your HSBC salary account. Salary needs to be deposited within 90 days of account opening.

¹³The Personal Accident Insurance Policy ("Policy") is offered by Bajaj Allianz General Insurance Company Limited ("Insurer") and the coverage on the plan is effective subject to acceptance by the Insurer, who reserves the right to accept or reject the enrollment under the application for Policy. Any claims under the Policy shall be made to the Insurer. HSBC India does not underwrite the risk or act as the insurer and does not undertake any responsibility for the decisions made by the Insurer. Offer valid from 08th Aug 2024.

¹⁴Premium Rate - excluding applicable GST. Terms and conditions apply

BHAVANA MAHESHWARI
