

For a  
*World*



of  
*opportunity*

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Support your child's overseas education with  
local and international banking services.

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# A world of *possibilities*

As parents, our children's higher education is one of our highest priorities. When you choose to send your child overseas to study, there are a lot of factors to consider.

The world our children will grow up in is very different from ours. To prepare them for a globalized tomorrow in a world that's always changing, education is crucial. With HSBC Premier, your child will gain access to exclusive Premier events and frequent updates on global insights via professional consultants.

In a changing world, your child will require foreign exposure so they can adapt and thrive on an international scale. The skills and knowledge they gather will shape the connections they make and the future they build for themselves in a world of possibilities.



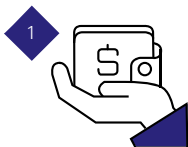
# Make their ambitions *borderless*

There's no limit to your child's curiosity and our International Student Services are designed to connect them to limitless opportunities, wherever it takes them. When it's time for them to decide where they want to go, you'll have all the information you need to make an educated choice for their education.

## Why Australia?

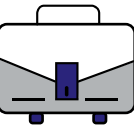
As the most popular overseas education destination, Australia boasts a wealth of technology, and work opportunities for the university student that wants to work as fast as possible. The Australian lifestyle is relatively easy to adopt, considering that the cost of living is quite manageable.

Following are key findings from the Value of Education, HSBC's Global Study survey\* involving Parents and University Students in Australia.



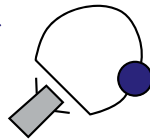
**USD110,000**

the average amount students say they spend over the course of a degree



**89%**

of students are working in paid employment while studying



**56%**

of parents stopped or reduced their leisure activities to support their child's university education



**68%**

of parents believe computer programming is a necessary skill in today's world

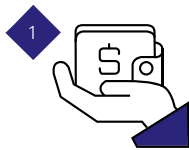
To access the full report on Value of Education, please visit [www.hsbc.lk/overseaseducation](http://www.hsbc.lk/overseaseducation)

\*The Value of Education is HSBC's global study into education trends, examining parents' hopes and fears for their children's education, and their attitudes and behaviours towards funding. The survey also explores students' own experiences while studying. The finding represents the views of 10,478 parents and 1,507 university students in 15 Countries and Territories.

## Why USA?

With advanced facilities, capable technology, and worldwide recognition, American universities are well known for their research and quality of education. Offering multiple streams across all disciplines, the American education system boasts a flexible curriculum that lets a student be what they want to be.

Following are key findings from the Value of Education, HSBC's Global Study survey\* involving Parents and University Students in USA.



**USD120,000**

the average amount students say they spend over the course of a degree



**85%**

of students are working in paid employment while studying



**62%**

of parents stopped or reduced their leisure activities to support their child's university education



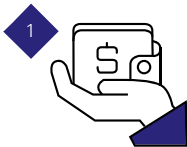
**74%**

of parents believe computer programming is a necessary skill in today's world

## Why Malaysia?

A melting pot of culture and tech, Malaysia offers the fastest growing education sector, and a variety of paths to choose from. For the outbound student, Malaysia is a more welcoming choice, considering the large number of foreign students that attend university there.

Following are key findings from the Value of Education, HSBC's Global Study survey\* involving Parents and University Students in Malaysia.



**USD40,000**

the average amount students say they spend over the course of a degree



**89%**

of students are working in paid employment while studying



**54%**

of parents stopped or reduced their leisure activities to support their child's university education



**80%**

of parents believe computer programming is a necessary skill in today's world

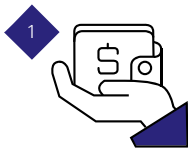
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## Why the UK?

Globally recognised as a stamp of excellence, the British degree is known for its refined, sophisticated, and well respected nature. With decades of experience catering to students from around the world, you will feel no lack of attention on your individual efforts in the United Kingdom.

Following are key findings from the Value of Education, HSBC's Global Study survey\* involving Parents and University Students in the United Kingdom.



**USD95,000**

the average amount students say they spend over the course of a degree



**79%**

of students are working in paid employment while studying



**40%**

of parents stopped or reduced their leisure activities to support their child's university education



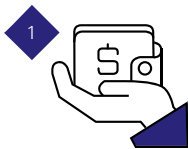
**68%**

of parents believe computer programming is a necessary skill in today's world

## Why India?

With a friendly, vibrant, and colourful culture, India is an easy choice for students looking for the familiar new. India is home to over 570 university level educational institutes that offer courses on all avenues of career, and is considered an easy option that's close to home.

Following are key findings from the Value of Education, HSBC's Global Study survey\* involving Parents and University Students in India.



**USD11,944**

the average amount students say they spend over the course of a degree



**74%**

of students are working in paid employment while studying



**59%**

of parents stopped or reduced their leisure activities to support their child's university education



**81%**

of parents believe computer programming is a necessary skill in today's world

To access the full report on Value of Education, please visit [www.hsbc.lk/overseaseducation](http://www.hsbc.lk/overseaseducation)

\*The Value of Education is HSBC's global study into education trends, examining parents' hopes and fears for their children's education, and their attitudes and behaviours towards funding. The survey also explores students' own experiences while studying. The finding represents the views of 10,478 parents and 1,507 university students in 15 Countries and Territories.



Give your child a head start in a changing world with a Premier Junior account



# Following your *footsteps*

No matter how quickly the world changes, there's one lesson that's as relevant as it's always been: financial responsibility. With an HSBC Premier Junior Account, your child can learn valuable lessons on financial responsibility and gain access to learning resources like Fairer Tales and so much more.

Learning these lessons young will give your child the skills they need to survive on their own. When they're ready to travel overseas for their higher education, they'll be ready to plan their expenses and save accordingly.

- Receive an HSBC Premier Visa Platinum Debit Card at the age of 12
- At the age of 18, they can receive a supplementary credit card
- Let your child explore their interests with exclusive Premier Junior partnerships with Yousician, Little Pim and edX
- Monitor your child's finances with the HSBC Mobile Banking App

## **To open a Premier Junior account:**

- Parent/guardian must be a Premier customer in Sri Lanka
- Initial deposit and maintain a relationship balance of LKR 100,000



Finding the right

*insights*

When you and your child embark on the process of enrolling for overseas education, you will have access to HSBC Premier's annually updated index of collective research on international education, financial trends, education costs and spending habits.

Throughout this process, we're ready to assist you with any relevant information that you may need, on request, so you can better understand and assist your child on the path they've chosen.



# International Student Services

## *at a glance*

### Enjoy a world of benefits



Pre-departure account opening with an international debit card on arrival



Up to 100% cashback on Visa fees when you open an HSBC Student File



Access to research and insights on global financial habits and local knowledge on overseas markets



Global View and Global Transfer to move funds within HSBC accounts globally



Emergency cash and card replacement services



Fee waivers and preferential exchange rates on telegraphic transfers



Special savings on air ticket purchases



# Prepare for their *transition*

## **From starting over to settling in**

When your child's accounts are set up before they even land, they can access their funds on arrival with a new Premier Debit Card and keep track of their finances with internet and mobile banking.

Furthermore, they can be prepared for every possibility with local health insurance and a supplementary Premier Credit Card.

## **Close to their finances**

With HSBC branches in over 60 countries, your child will always have access to their finances close by and meet with their Relationship Manager whenever they need to.

## **Ready for new horizons**

Wherever your child is in the world, they can always access their finances with HSBC Global View and Global Transfers\*. They also have access to emergency services and extra travel benefits such as extra baggage allowances, travel insurance and lounge access.

\*Subject to prevailing foreign exchange regulations in Sri Lanka





# Stepping into your shoes

When your child is ready to take on the world on their own terms, you can share the same benefits you enjoy with them when they turn 18 with a Premier Next Gen account. Give them access to the security and connections they need to succeed once they've come home from their studies, until the age of 28.

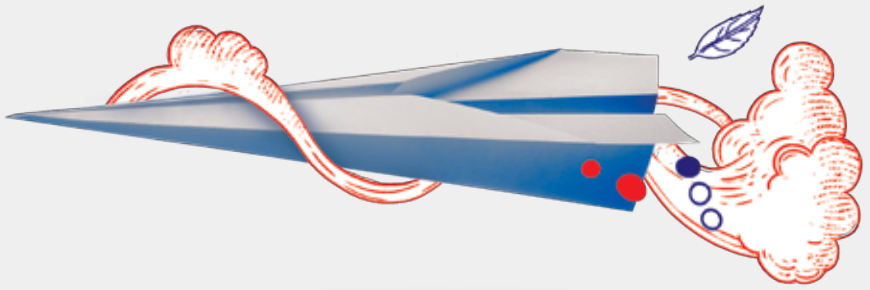
- Access to your Relationship Manager and the same benefits that you enjoy
- International banking services with Global View/Global Transfers<sup>1</sup>
- Receive an HSBC Premier debit card
- Receive an HSBC Premier credit card (secure)
- Receive an HSBC Premier cheque book
- Invitations to exclusive HSBC Premier events

## **To open a Premier Next Gen account:**

- Parent or guardian should be an HSBC Premier customer of HSBC Sri Lanka
- Premier Next Gen holder should be aged between 18 and 28<sup>2</sup>
- Should maintain a standalone account under the Premier child's name, with an initial deposit of LKR 100,000 (No minimum balance required)
- Initial deposit is not required for those who maintain active demand deposits

<sup>1</sup>Subject to prevailing foreign exchange regulations in Sri Lanka

<sup>2</sup>Once the Premier child reaches the age of 28, he/she will need to meet the normal Premier eligibility criteria to retain Premier status



Join the  
*Premier family*

Become a part of a financial service that enriches not just yours, but your family's lives as well.

HSBC Premier is available to you if you maintain a total relationship balance of LKR 7.5 million.

- Deposit in Current/Savings/Time Deposit accounts
- Deposit in rupees or foreign currency equivalent to rupees or a combination or if you qualify for HSBC Premier in another country

or

Remit a minimum monthly salary of LKR 500,000.

If you have any further questions on the many international banking benefits and services we offer you as an HSBC Premier customer, please do not hesitate to call your Relationship Manager.

To apply, call our Premier hotline on +94 11 4 4722 22 or visit [www.hsbcpremier.lk](http://www.hsbcpremier.lk)



Terms and conditions apply. Subject to prevailing foreign exchange regulations in Sri Lanka. Credit Card interest rate is 18% p.a.  
The Hongkong and Shanghai Banking Corporation Limited - Sri Lanka is a licensed commercial bank supervised by the Central Bank  
of Sri Lanka. Issued by the Hongkong and Shanghai Banking Corporation Limited - Sri Lanka.