



13 August 2025

HSBC MALAYSIA SETS NEW BENCHMARK FOR AFFLUENT BANKING

HSBC Malaysia has launched the all-new **HSBC Premier** for its **affluent and high-net-worth customers** in meeting their changing needs in wealth management, health and lifestyle, and in international banking.

Anchoring on four pillars; **Wealth, Health, Travel and International**, the new HSBC Premier covers an extensive and exciting new proposition, ranging from wealth solutions, health and travel privileges to more convenient and easier access in international banking.

HSBC first introduced its Premier banking services in Malaysia 25 years ago, and since then the Bank has been innovating its products and services to cater to the needs of the expanding affluent and high-net-worth customer segments in Malaysia. This includes the launch of HSBC Premier Elite in 2024, the opening of its flagship Wealth Centre at the Tun Razak Exchange earlier this year and more recently the launch of the HSBC Wealth Academy, which aims to elevate the role of its relationship managers, wealth managers and product specialists.

Kai Zhang, Head of International Wealth and Premier Banking Asia, HSBC said:

“As the Malaysian economy grows, so does the opportunity to build and sustain wealth. In fact, we estimate that the percentage of adults in Malaysia with at least US\$250,000 in financial wealth will double over the course of this decade¹. But it’s not just about growth. It’s about how wealth management is changing, and we’re seeing customers manage their wealth with more intent.”

Linda Yip, Country Head of International Wealth and Premier Banking, HSBC Malaysia said:

“Malaysia is witnessing a rapid growth in its affluent segment, and with that growth comes evolving needs. Affluent customers now seek holistic solutions that help them accelerate their wealth, and at the same time place their health and wellbeing at the forefront. Achieving a balance of these needs allows them to grow, protect, enjoy and preserve their wealth for generations.”

Yip cited HSBC’s Quality of Life research which illustrate the needs of the affluent in Malaysia.

“The affluent are focused on diversifying their hard-earned wealth to preserve their lifestyle today – and protect it for generations to come. Their portfolios are reflective of this as they deploy cash to grow their investments, with other assets such as fixed income bonds and equities making up a majority (78%) of their portfolio with only 22% held in cash.² Lifestyle needs are also of importance, as more than half (51%) of affluent Malaysians say that savings for vacation or leisure is a top financial goal that they have³. Health is also a top concern, as 48% of the affluent in Malaysia prioritise having a healthy body and mind for a good quality of life.⁴

At HSBC, our aspiration is to be the international bank of choice for affluent customers, supporting their holistic wealth management needs. We are taking this a step further with our all-new Premier services that offer solutions that go beyond banking.”

¹ HSBC Global Research

² Affluent Investor Snapshot 2025: A Quality of Life Special Report

³ Affluent Investor Snapshot 2025: A Quality of Life Special Report

⁴ HSBC Quality of Life Report 2024



Here are some of the key elements of the all-new HSBC Premier proposition:

Wealth

HSBC's enhanced wealth offering for Premier includes **access to over 350 diverse investment solutions across Unit Trusts, Bonds/Sukuk, Structured Products and Insurance/Takaful protection plans**, as well as holistic legacy and protection solutions for customers to grow their wealth and safeguard their family's future. It also offers access to Relationship Managers and Wealth and Insurance Specialists, backed by regional plus global market insights.

In the Bank's ambition to offer seamless investment journeys to customers, HSBC continues to unlock new Wealth features digitally via offering of investment account opening, risk profiling, Unit Trust investments, digital wealth insights, foreign exchange and travel insurance. The fully digitalised, 24/7 accessibility to these platforms enable investors to kickstart, transact, analyse and monitor their investments at their fingertips without visiting any branch.

HSBC has also been recognised as the Best Wealth Manager in Malaysia for two consecutive years by financial publication The Asset. The Bank also garnered the Best Digital Wealth Management Experience accolade for the third time in a row at The Asset Triple A Digital Awards.

Health

HSBC's health offering for its Premier and Premier Elite customers encompasses preventive healthcare and recovery, as well as wellness. For this, HSBC has embarked on a partnership with the Sunway Healthcare Group **to offer up to 30% discounts on selected health screening packages for HSBC Premier customers, including a 30% discount at Sunway Medical Centre Damansara and a 20% discount at other Sunway Medical Centres. For HSBC Premier Elite customers, they are entitled to a complimentary Elite Signature health screening package at any Sunway Medical Centre.**

For the wellness aspect, HSBC has partnered with **Sunway Sanctuary**, which includes a **20% discount on postnatal care packages and complimentary gifts for HSBC Premier customers. For HSBC Premier Elite customers, they are entitled to a complimentary third night with every 2-night stay at the Signature One Suite, Sunway Sanctuary.**

Travel

HSBC is enhancing the benefits on its travel cards that are catered exclusively for HSBC Premier and HSBC Premier Elite customers. These enhanced benefits include accelerated rewards and miles accumulation for their spend.

For HSBC Premier customers who hold a HSBC Premier World Mastercard credit card, they can now enjoy up to **15x Reward Points for every RM1 spent abroad**, as long as they meet Premier eligibility criteria.

Other benefits of the Premier World Mastercard include **6X complimentary access to Plaza Premium Lounges**, up to **USD500,000 complimentary travel insurance coverage offered by Mastercard and complimentary global data roaming in over 120 countries.**

As for its Premier Travel Card, which is a zero-fee credit card exclusively for its Premier Elite customers, they can earn 1.1x air miles for every RM1 spent overseas, and 1x air mile



for every RM4 spent locally. Premier Travel Card holders also get to enjoy 12x lounge access to over 1,300 airports around the world.

Insights drawn from **Mastercard's World and World Elite portfolios** in Malaysia indicate that **travel and accommodation are among the leading spend categories for affluent cardholders. HSBC's Premier Mastercard credit cards deliver on the demand for these premium travel experiences**, further strengthening the brand's presence in the affluent market.

International

HSBC was recently named Malaysia's Best International Bank by financial publication Euromoney. HSBC Premier customers enjoy unrivalled international banking services, which include worldwide Premier recognition for themselves and their family, the ability to open an overseas HSBC account before leaving Malaysia, Global Money Transfers to over 50 countries at zero fees, preferential foreign exchange rates and access to 11 major currencies in one HSBC Premier Everyday Global Account.

In conjunction with the launch of the new enhanced HSBC Premier, customers who join HSBC Premier or HSBC Premier Elite can earn 4.28% p.a on their 6 months Time/Term Deposit/-i placed with HSBC and get reward points which allows customers to redeem flight tickets faster. Customers who choose to invest or insure can get higher returns of up to 10.88% p.a on their Time/Term Deposit/-i placements.

More information and terms and conditions can be found at: <https://www.hsbc.com.my/premier/>

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Note to editors:

HSBC Malaysia

HSBC's presence in Malaysia dates back to 1884 when the Hongkong and Shanghai Banking Corporation Limited established its first office in the country on the island of Penang, with the permission to issue currency notes. HSBC Bank Malaysia Berhad was locally incorporated in 1984 and is a wholly-owned subsidiary of The Hongkong and Shanghai Banking Corporation Limited, founding member of the HSBC Group. In 2007, HSBC Bank Malaysia was the first foreign bank to be awarded an Islamic banking subsidiary license in Malaysia, namely HSBC Amanah Malaysia Berhad. HSBC Malaysia offers a comprehensive range of banking and financial services including Islamic financial solutions. HSBC Malaysia has also led innovation in Malaysia by introducing Malaysia's first ATM and Electronic Touch Banking in the early 1980s. Today, HSBC Malaysia has launched innovative solutions such as HSBCnet for secure banking for businesses, Trade Transaction Tracker and Facial Recognition on supported mobile phones.