



HSBC Perpetual Savings Plan

Saving regularly over the long-term is an important step to help you achieve your goals. Whether you are saving for your child's education, your retirement, or towards a major purchase, we offer flexible and cost effective savings plans to help you achieve these goals.

- HSBC offers a Perpetual Savings Plan that charges a one-time initial fixed fee and is suitable for customers who intend to continue with a regular investment for more than 3 years.

Fee Structure

- HSBC will charge a commission equal to the first monthly contribution of your savings plan and in addition to this shall also collect any VAT (where applicable), which shall be calculated on the amount of the commission. For example, if your monthly contribution is USD2,000, a one-time commission of USD2,000 will be charged, together with VAT (where applicable).
- There are no redemption charges if the investment is redeemed partially or completely.

Note: Where you wish to increase your monthly contribution, a commission equal to the difference between the original monthly contribution amount and the new monthly contribution amount will be levied on a one-time basis.



HSBC

Opening up a world of opportunity

HSBC Perpetual Savings Plan Illustration

Here is an example of the potential growth you may expect in a balanced portfolio with a monthly contribution of USD 2,500 over a period of 20 years at an illustrative annual growth rate of 6%.

Year	Total Contribution Amount	Annual Contribution	Other Banks Standard Investment Plan		HSBC Perpetual Savings Plan		Difference*
			Fees (including VAT@5%)	Value	Fees (including VAT@5%)	Value	
0	2,500		79	2,421	2,625	0	(2,421)
1	32,500	30,000	945	33,365		31,800	(1,565)
2	62,500	30,000	945	66,165		65,508	(657)
3	92,500	30,000	945	100,933		101,238	305
4	122,500	30,000	945	137,788		139,113	1,325
5	152,500	30,000	945	176,853		179,260	2,407
6	182,500	30,000	945	218,263		221,815	3,552
7	212,500	30,000	945	262,157		266,924	4,767
8	242,500	30,000	945	308,684		314,739	6,055
9	272,500	30,000	945	358,004		363,424	5,420
10	302,500	30,000	945	410,282		419,149	8,867
11	332,500	30,000	945	465,697		476,098	10,401
12	362,500	30,000	945	524,438		536,464	12,026
13	392,500	30,000	945	586,702		600,452	13,750
14	422,500	30,000	945	652,703		668,279	15,576
15	452,500	30,000	945	722,663		740,176	17,513
16	482,500	30,000	945	796,821		816,386	19,565
17	512,500	30,000	945	875,429		897,170	21,741
18	542,500	30,000	945	958,753		982,800	24,047
19	572,500	30,000	945	1,047,076		1,073,568	26,492
20	602,500	30,000	945	1,140,699		1,169,782	29,083
Total	602,500	30,000	18,979	1,140,699	2,625	1,169,782	29,083

This table is for illustrative purposes only and does not relate to any particular investment products. The figures are purely hypothetical.

*This column indicates the difference in growth between the HSBC Regular Savings Plan and the HSBC Perpetual Savings Plan, wherein a 3% fee is charged on each contribution in the HSBC Regular Savings Plan and an upfront fee equal to the monthly amount is charged in the HSBC Perpetual Savings Plan..

Understanding risks

The funds are monitored by the Fund Manager with the aim to ensure they meet the expectations set out in the relevant prospectus and/or Key Investor Information Document (KIID). You should consider the key risks below before investing. Please refer to the relevant Fund and HSBC documentation for more information.

Market risks

Market fluctuations can affect the performance of an investment fund both upwards and downwards. You may not get back the full amount invested.

Exchange rate risk

Investing in assets denominated in a foreign currency exposes the value of the investment to exchange rate fluctuations, which may increase or decrease the value of your initial investment.

What are the next steps?

In order for us to recommend a suitable product, you will be required to undertake a Financial Planning Review where we will:

1. Review your current financial situation
2. Assess your risk profile
3. Identify and prioritise your financial goals
4. Recommend a product to match your risk profile and goals

To book an appointment, please contact your Relationship Manager, or visit <https://www.hsbc.co.om/wealth-management/>

References to HSBC in this document means HSBC Oman SAOG (HSBC).

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Products, services, fees and charges referenced in this document are correct as 1 April 2021.

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