

**The HSBC Everyday Global Account**

If you've ever thought 'why can't I use my everyday bank account when I travel?' Spend and save in multiple currencies?' 'And not be hit with transaction and ATM fees wherever I am?'

Now you have the answer: the HSBC Everyday Global Account. It's the all-in-one, everyday bank account that's ideal at home. And perfect when overseas.

With the HSBC Everyday Global Account you can buy, exchange, save and spend your own money in up to 10 different currencies.

And view all your currencies in a single location on the HSBC Mobile Banking App.

You can shop online or in store using local currencies anywhere in the world without transaction fees.

And withdraw cash in the local currency at ATMs around the world without any ATM fees.

But global access doesn't stop there. When you want to access, additional currencies above the 10 available in your account, your funds will convert automatically at the daily Visa exchange rate.

You can also access competitive real time rates, and transfer between currencies within your account, instantly, wherever you are in the world.

And when you want to enjoy award winning Outstanding Value for a travel money card and debit card you can.

Plus no need to carry your wallet as the account comes with Apple Pay or Google Pay.

With the HSBC Everyday Global Account you have one everyday account with no transaction fees here in Australia or wherever you are in the world.

**Discover how to make the most out of your Everyday Global Account**

Here are a few tips to ensure you're making the most of your HSBC Everyday Global Account.

**Download the HSBC Mobile Banking app**

If you haven't already, download the HSBC Mobile Banking app. It'll only take a few seconds and once, you've registered, you can bank easily on the go, including the convenience of Apple Pay and Google Pay.

**No ATM fees in Australia or overseas**

And remember, when you need cash, you can withdraw fee free from HSBC ATMs in Australia and around the world, or any bank offering fee free ATM withdrawals.

Thinking about travelling overseas?

**Load your currencies**

Ahead of your departure, you could choose to save in the currency of the country you're travelling to, and potentially make the most of favourable exchange rates.

**Access real time exchange rates**

Or you could load the currency you want after you arrive at real time rates

**Paying in a local currency you hold**

When you are overseas and want to pay for a purchase in the local currency, check the box on the payment terminal that says the local currency, that way you can ensure you use the local currency you hold

**Paying in a local currency you don't have enough of**

Want to make a purchase in New York, and you don't have enough US or Aussie Dollars in your account? No problem, just use the HSBC mobile banking app to transfer from one of your other currencies and you're ready to pay.

**Withdrawing a local currency you don't have**

Or, for instance, you're in Vietnam and Dong is not one of the 10 currencies you can hold but you want to withdraw money from an ATM. Don't worry – go ahead and make the withdrawal. It will automatically convert from your Aussie Dollar account at a competitive Visa exchange rate.

**Top up your account**

And if you're in Bali and want to make a purchase at a shop, simply use your card to buy what you want. Your Australian Dollar Account will be debited at a competitive Visa exchange rate. And if you don't have enough funds in your account, jump onto the HSBC Mobile Banking App to top it up.

**Making Regular Transfers**

MVO: If you need to make regular transfers overseas – it's easy. Just set up a new payee and you are good to go. Plus you can choose to pay as a one off or set it up as a regular transfer from any of the currencies you hold.

**Adding a new currency**

Adding a new currency is easy too. Just go to the navigation menu on your HSBC Mobile Banking app, Click on Apply now then on Bank account. Under the Everyday Global Account click on Express Apply and follow the prompts to add the currency you need.

**Pay in a foreign currency when shopping online.**

You can even shop online on overseas sites and pay in a foreign currency to take advantage of favourable exchange rates, all with no transaction fees.

The HSBC Everyday Global Account. It's your one account in Australia or wherever you are in the world.