



HSBC 'Budget' presents: Your Year in Review



Yearly wrap up

You're a
'Shopping Guru'~
Those shopping sprees are
your solutions to everything...



Hello

👋 As we kick off the new year, it's time to wrap up your 2023 spending and start budgeting for 2024. The HSBC 'CFO Lions' 🦁 are bringing you the 2023 Spending Fun Fact Report*, as well as your very own annual spending overview📊 to help you plan ahead.

Your Personalised 2023 Overview

Your transaction data tracked by HSBC during the past 12 months, as of 31 October 2023:

- Total number of transactions you made:
- The month with the highest transaction amount was:
-
- Excluding transfers and cash withdrawals, you had most number of transactions on:

Let's look at how you used your money over the past 12 months, based on categorisation in 'Budget':



Your largest single shopping expense from the past 12 months was in:

If the brand you made your largest single purchase is different this year, does that imply it could be your new favorite 🇬🇧 brand?

Make your purchases feel less like a splurge by using your HSBC credit card to earn 🏆 RewardCash!



Your priciest meal from the past 12 months was in:

Does your 🇬🇧 taste change if the meal you had is different from last year?

Did you pay for everyone first? Adjust the transaction amount under your 'Budget' in the HSBC HK App and split the bill by the number of people, this way you won't have to worry about doing the maths~



When it comes to foreign currency transactions, the currency with the highest transaction amount in the past 12 months was:

Planning to exchange foreign currency for travel in 2024? Don't forget to use the HSBC HK App 📱 and HSBC Mastercard® Debit Card 🇬🇧 — our ultimate combo for spending overseas!



When it comes to groceries, the number of transactions you made during the past 12 months was:

Small expenses can add up quickly without you noticing, so remember to check your 'Budget' via the 📱 HSBC HK App regularly. It will let you know if you overspend!



In the past 12 months, your total cash withdrawal amount was:

Here's a reminder that the next time you need 現金, you can use your phone as an ATM card by scanning the QR code. It's just that easy!

In terms of 'savings and investments' category tracked by 'Budget' in the past 12 months, your total transaction amount was:

To see your financial needs at different life stages, log on to the HSBC HK App and futureproof your life with 'Future Planner'.

How can you plan your expenses better?

🔥Get started on 'Budget Day'!

HSBC 'CFO Lions' found that both 3 January, 2023 and 2022, had the highest transaction amount of each year. Looks like we've all gotten into the habit of rewarding ourselves at the start of each year. New year, new start, but don't forget to plan ahead on this yearly 'Budget Day'. This way, you can manage your money like a pro!

📊Account for all your spending, no matter how big or small

Don't overlook the small expenses as they can impact your savings! Do you remember how many entertainment apps you're subscribed to? HSBC 'CFO Lions' found out that our customers have subscribed to and paid for as many as 10 entertainment apps! Wondering if you have any recurring monthly expenses coming up? You can refer to the 'Recurring Expenses Not Yet Paid' in your 'Budget' via the HSBC HK App ~ This will help you budget more accurately each month.

Remember to visit HSBC HK website > Budget for our 2023 Spending Fun Fact Report for a big-picture view of personal finances. And don't forget to visit 'Budget' via the HSBC HK App as well to keep track of your own expenses.

2023 Spending Fun Fact Report

Remarks:

- The data reflected in the email only includes the records across various HSBC products / services; and it includes HSBC bank accounts (joint and/or sole-named) and credit cards (primary and/or supplementary) on an individual level. Data source: Transaction records from HSBC bank accounts and/or credit card accounts in the period during 1 November 2021 to 31 October 2023.
- Data comparison and analysis are based on your respective age groups (Age groups: 11-17, 18-22, 23-27, 28-34, 35-44, 45-54 and 55-64).
- Year-end wrap up is based on specific transaction data of customer from HSBC bank accounts (joint and/or sole-named) and credit cards (primary and/or supplementary).

*Please visit HSBC HK website > Budget for the 2023 Spending Fund Fact Report.

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To borrow or not to borrow? Borrow only if you can repay!

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- call us on 2233 3033 (HSBC Global Private Banking customers), 2233 3033 (HSBC Premier Elite customers), 2233 3322 (HSBC Premier customers) or 2233 3000 (other personal banking customers)
致電2233 3033 (滙豐環球私人銀行客戶)、2233 3033 (滙豐卓越理財尊尚客戶)、2233 3322 (滙豐卓越理財客戶) 或 2233 3000 (其他個人理財客戶)
- log on to HSBC Online/Mobile Banking and use the chat function
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1 Queen's Road Central, Hong Kong

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香港皇后大道中1號