

Your World at HSBC

Channel Islands
& Isle of Man



Together we thrive



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Your World at HSBC

Proud to be a leading employer in the Channel Islands and Isle of Man (CI & IOM)

As one of the world's largest financial organisations, HSBC is an inclusive and internationally connected organisation, offering attractive benefits and rewarding career development opportunities.

We offer a great platform for you to enjoy a fulfilling career, working with colleagues and customers worldwide - whether that's in retail, commercial and investment banking, or key support functions like finance, human resources, technology and marketing.

People are the key to our success

We all feel at our best when we have a clear purpose and are a part of something bigger.

With over 1,000 people working for HSBC across the Channel Islands and Isle of Man, you'll be part of one big team helping people fulfil their hopes and dreams and realise their ambitions.

We offer a complete package of pay and flexible benefits to support your professional and personal needs - just as you'd expect from one of the world's leading banks. On top of that, there's much more we do to help your career development:

- ◆ **People are at the heart of our business:** we hire the best people and we give you back the very best. We continue to build an open-minded, diverse and connected organisation in which you can flourish.
- ◆ **We celebrate diversity:** you'll work in a friendly, supportive and inclusive environment where we develop and promote people based on merit.
- ◆ **Together as a community:** charitable fundraising and volunteering are part of who we are, and it's our people who champion it all.
- ◆ **Achieve your potential:** we offer you tailored training and support to help find and develop your dream career.

Our promise to you

We want you to be at your best, be happy, and to fulfil your potential, both at work and at home. To help do that we offer you a wide range of rewards and benefits - make it your mission to make the most of this unique opportunity.

Working for the bank for so many years just feels like you belong to one big happy family. **Tina**

Values & Culture

Our Values & Our Promises

Our values and our promises set the tone for our interactions - with each other, with customers, regulators and the wider community. They help form our character, shape who we are as an organisation, and describe the enduring nature of the way we do business.

Our Values

- ◆ Being **dependable** and always doing the right thing.
- ◆ Being **open** to different ideas and cultures.
- ◆ Being **connected** to customers, communities, regulators and each other.

Our Promises

To each other and to our customers:

-  **Brilliance** in connecting people with solutions to help realise their ambitions. We celebrate success.
-  **Integrity** underlies our actions to gain each other's trust, and grow responsibly.
-  **Communication** with each other frequently and listening, helps us understand what matters. We won't settle until you're happy.
-  **Community** is important to us. We're proud to get involved and make a lasting difference.

Our Values and our Promises help form our character and shape who we are as an organisation

Values & Culture

Diversity & Inclusion

Diversity is in our DNA, with a long history of bringing different people and cultures together. This inclusive approach allows broader perspectives to come together, greater innovation and more customer-centric thinking.

It's captured in our brand promise:
"Together we thrive".

Our employee resource groups are building an environment that embraces and celebrates diversity in all forms. We encourage you to get involved, connect with other colleagues and leaders, and have a voice in how our environment develops. Groups you can support include Balance, Pride and Faith.

Community Involvement

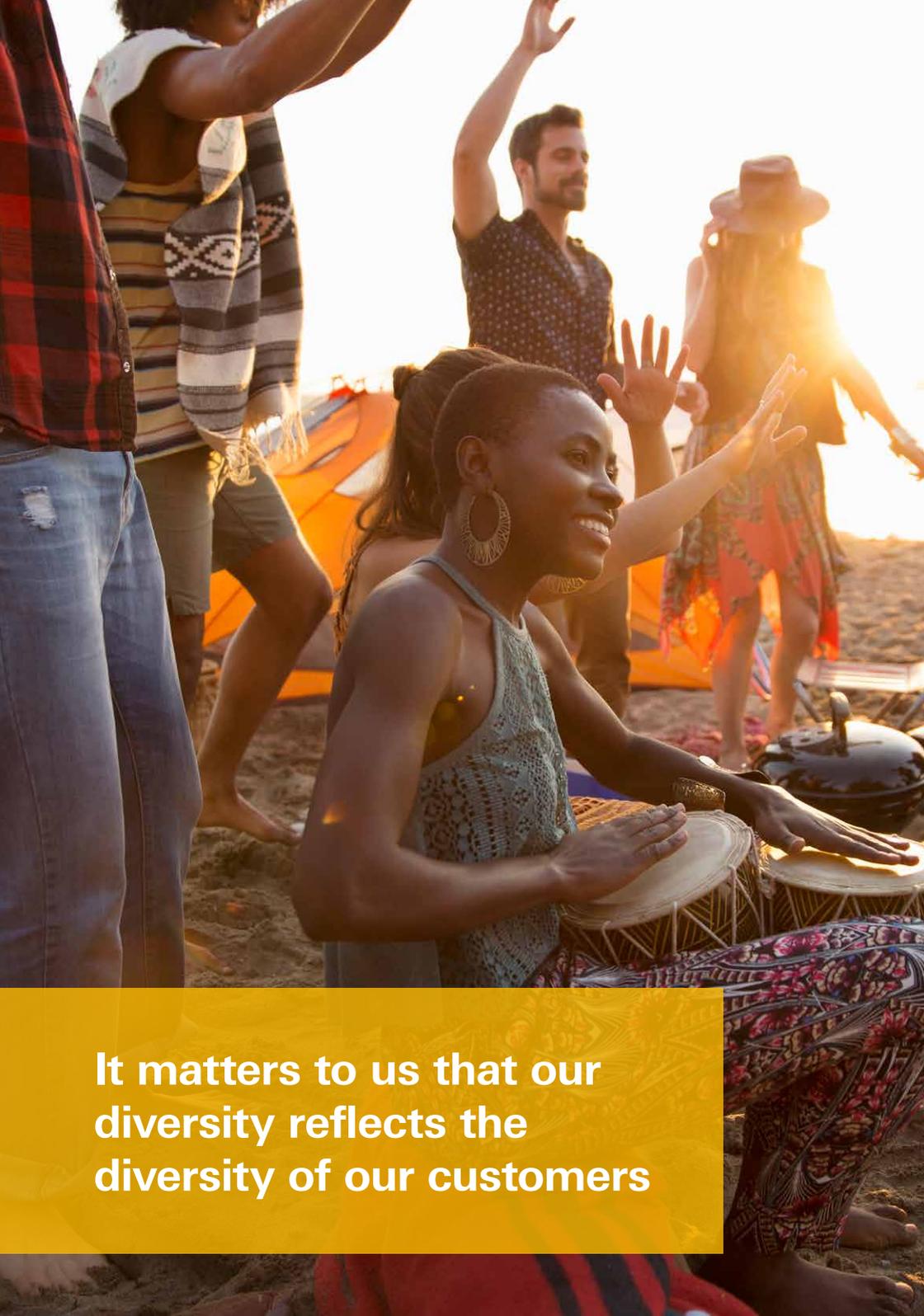
Community volunteering and fund-raising are close to our hearts and a great way of giving back to the communities in which we work. As part of our Sustainability drive, each year you have the opportunity to be a part of a wide range of activities that provide thousands of hours of voluntary community service, and donate thousands of pounds to local charities.

We actively support your efforts, by giving you a day off each year to support a cause of your choice. Alternatively, if you take on a fund-raising activity or challenge, we'll match the total you raise, pound-for-pound.

"

At HSBC you get to work with great people, from all walks of life, and contribute to the communities we live in. **Nicky**

"



It matters to us that our diversity reflects the diversity of our customers



A total remuneration package that's complete and fair

Pay & Bonus

We offer an attractive salary package that increases as you develop within your role.

We want your package to be a fair amount, so we compare salaries we pay against other companies in our markets. This helps us establish a base level for all of our roles.

Fixed Pay

Your salary is paid each month, after deductions for tax and social security. You review your salary with your manager each year, in March.

Annual Bonus

You may be eligible to receive a discretionary annual bonus, sometimes referred to as your variable pay, in March each year. Payment is performance based, focusing on your personal achievements, and it also takes into account the performance of your area of business and the Company as a whole.

A generous holiday allowance including one day to volunteer your time



Lifestyle & Leisure

Holidays & Leave

Whether you're spending quality time with friends or family, pursuing your passions, just relaxing or managing life events, we want you to have the opportunity to step away, re-charge and re-set. To get the time and space you need, you have many options including:

Annual Leave

Everyone has a minimum of 25 working days holiday per year. This varies with your global career band.

Bank Holidays

All locally recognised bank and public holidays.

Buy / Sell Holidays

You can buy or sell your holiday time, up to one week (of your contractual working hours) per year.

Maternity Leave

All our expecting mums are eligible for 52 weeks leave for each child.

Adoption Leave

All our adopting parents are eligible for up to 52 weeks leave for each child.

Paternity Leave

All our expecting dads are eligible for 6 weeks per child.

Volunteer Leave

Everyone gets one day a year to volunteer for the cause of their choice.

Sabbatical

After five years of working with us, you can take a partially paid break from work, for up to six months.

“ My husband and I were granted a sabbatical, so we could travel while still having the security of knowing our jobs were there when we returned. **Claire** ”

Lifestyle & Leisure

Flexible Working

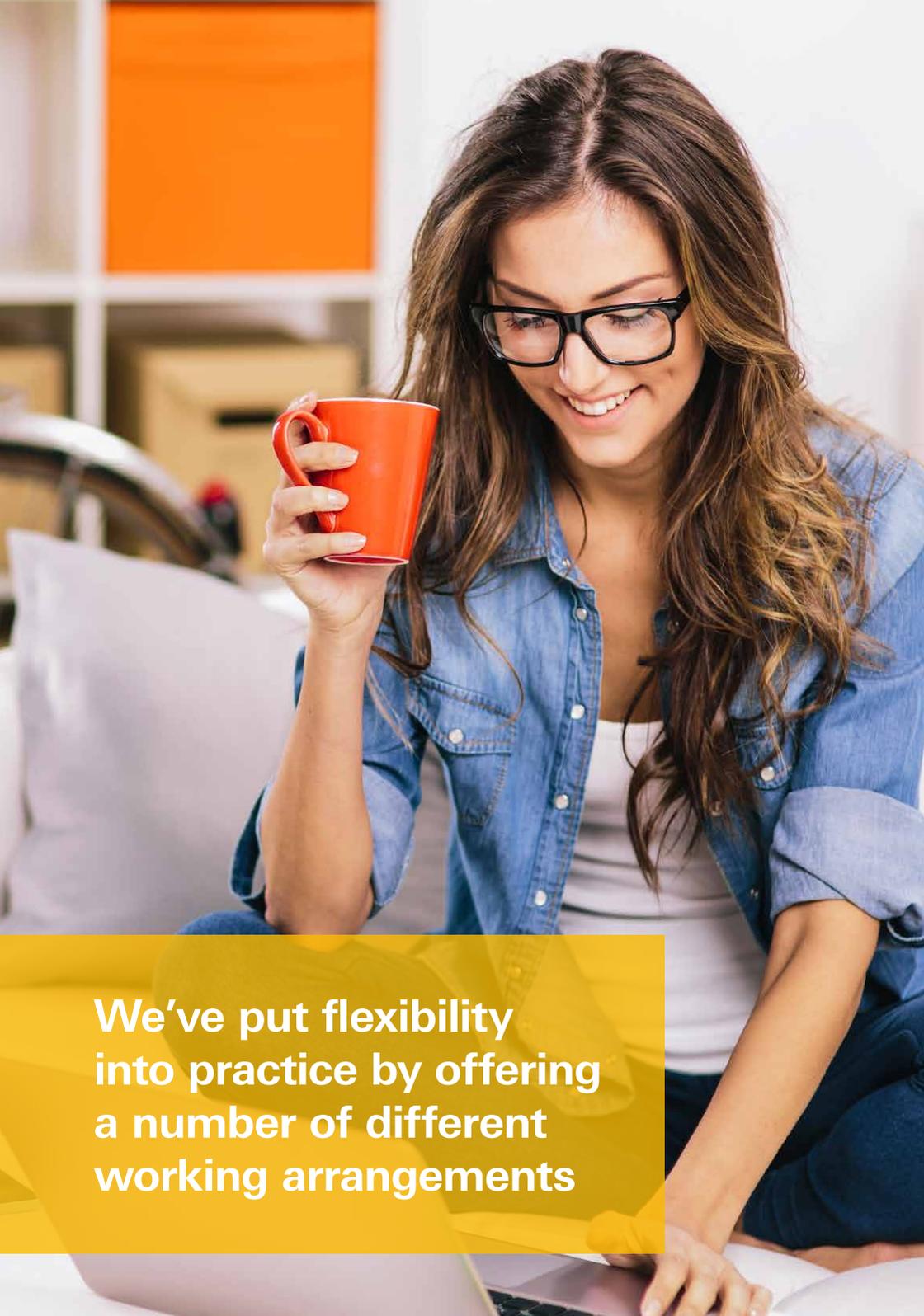
Different people work best in different ways. To help our people integrate work, family and other commitments, we've put flexibility into practice by offering a number of different working arrangements.

You can request flexible working at any time, including:

- ◆ Flexible hours, including condensed hours
- ◆ Remote working
- ◆ Part time working, including key-time and term-time
- ◆ Job-sharing

Sports & Social Club

Our Members enjoy a variety of social and recreational activities, which help maintain a healthy social balance. Your participation enables you to meet new people and build stronger relationships with your colleagues across our businesses. Members also enjoy exclusive access to offers on products and services.



We've put flexibility into practice by offering a number of different working arrangements

A photograph of two women running on a paved path at sunset. The woman in the foreground is wearing a blue long-sleeved top and dark leggings. The woman behind her is wearing a purple and black long-sleeved top and dark leggings. The sun is low on the horizon, creating a warm, golden glow. The background consists of tall grasses and a clear sky with a few clouds.

We cover you,
your family and
any dependents

Health & Well-being

Private Medical Care

AXA - a world renowned healthcare provider - administers our private healthcare plan. We cover you and your family, including your dependents up to 25 years old and in full-time education. Your wide range of covers include:

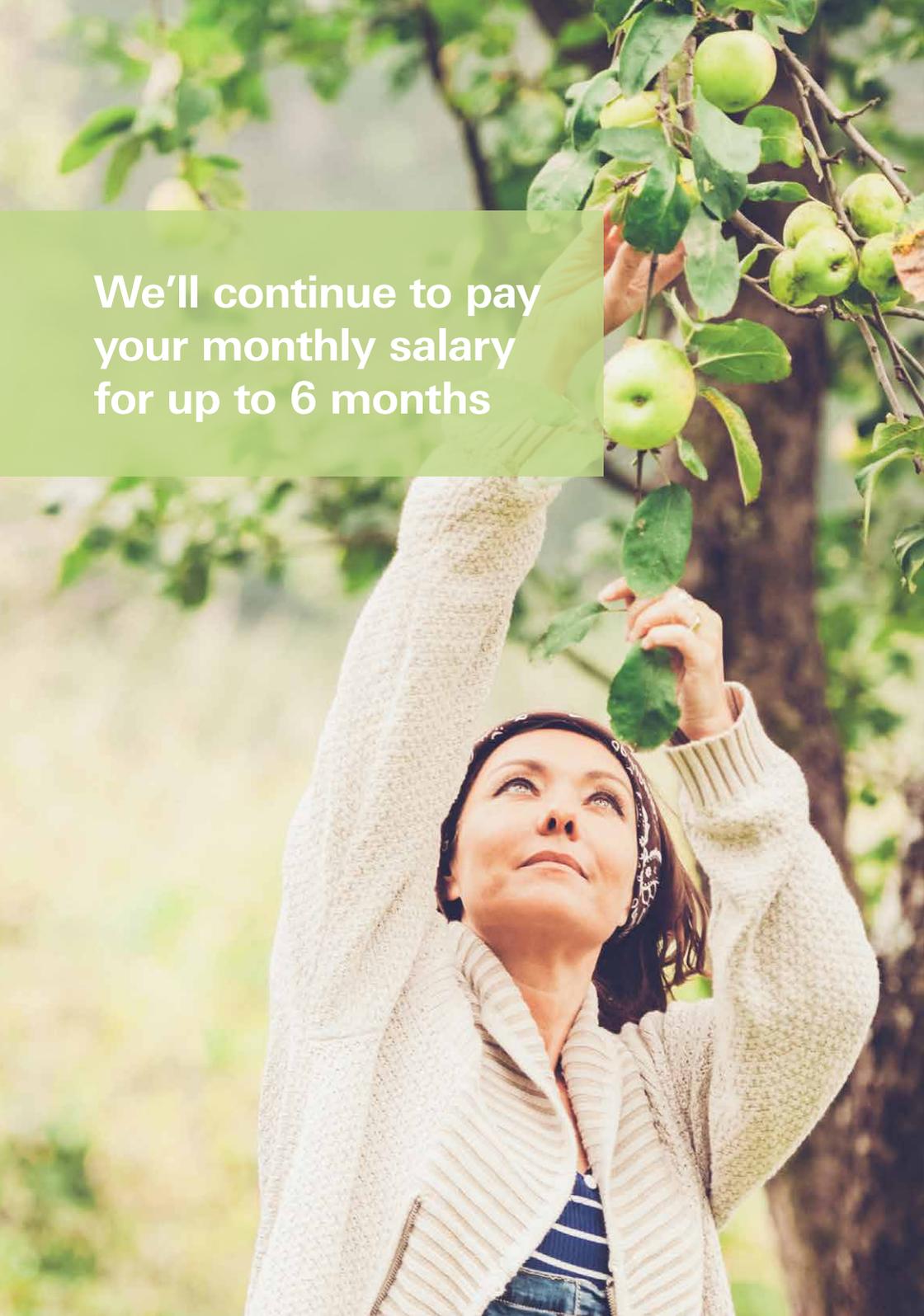
- ◆ Mental health treatment
- ◆ Gastroenterology
- ◆ Cardiovascular treatment
- ◆ Cancer treatment
- ◆ Obstetrics & gynaecology
- ◆ Physiotherapy
- ◆ Ophthalmology
- ◆ GP appointment fees
- ◆ Private ambulance
- ◆ Muscle, bones & joints treatment

Employee Assistance: Open Line

There can be times when balancing work and personal demands feels overwhelming, and you need to talk with someone. Our Employee Assistance Programme, Open Line, is a free and confidential counselling service that's open 24/7.

An experienced counsellor is available to talk with you about both work and personal challenges you may be experiencing. You can contact them from home or work.

“ When I knocked a front tooth out in an accident, my dentist had it fixed within a couple of days. BUPA reimbursed me immediately. Without my BUPA cover it would have cost me a lot of money to repair. **Emma** ”



We'll continue to pay your monthly salary for up to 6 months

Health & Well-being

Extended Absence

If you're unable to work because of an illness, injury or condition, we have you covered. Depending on your length of service, we'll continue to pay your monthly salary for up to 6 months while you focus on your recovery.

If your condition continues and you need more than six months to recover, you can apply for Group Income Protection (GIP). With GIP, you'll continue to receive monthly payments at 60% of your salary.

Well-being

Your well-being plays a big part in how you experience happiness and feel successful every day. Mental, physical and financial well-being, and mindfulness are the four areas of wellness we focus on. Activities, webcasts, articles, and more are available to you throughout the year.



Create a benefits package that works best for you

Insurance & Care

A wide range of flexible benefits is available to you through My Choice, our flexible benefits scheme for everyone.

My Choice allows you to create a benefits package that works best for you.

Core Benefits

You automatically receive a set of core benefits, free of charge. This includes:

- ◆ Life assurance cover for you, with a one-off lump sum payment if you die while you're an eligible employee of HSBC. It pays out at 4x your salary in the event of your death.
- ◆ Group Income Protection (GIP) enrolment, which provides monthly income at 60% of your salary if you're unable to work for an extended period.

Additional Benefits

In addition to the core benefits, other coverage you can buy or forego includes:

- ◆ **Life Assurance for Me:** Increase your cover up to 10x your salary, or reduce your cover to 2x your salary, and get a refund of the monthly savings.
- ◆ **Life Assurance for My Partner:** A lump sum payment to you if your partner dies while you're an HSBC employee.
- ◆ **Critical Illness Cover for Me:** A tax-free lump sum if you're diagnosed with a specified illness or undergo certain operations.
- ◆ **Critical Illness for my Partner:** A tax-free lump sum if your partner is diagnosed with a serious illness or needs to undergo certain operations.
- ◆ **Group Income Protection (GIP) Increase:** You can increase your GIP payments to 75% of your salary, or you can reduce your cover to 30% or 45% of your salary and get a refund of the monthly savings.



Whatever the stage of your career, we'll help you save for retirement

Wealth & Retirement

Retirement Savings

Whatever the stage of your career, we'll help you save for retirement. All new hires automatically enrol in our Defined Contributions Pension Scheme (DCS).

There are two parts to your pension fund:

- ◆ **Our Contributions:** We automatically contribute to your pension savings every year. Our contribution is equivalent to 10% of your base salary on the first £22,100 you earn, plus 9% on your remaining base salary, up to the current Scheme Earnings Cap (SEC) of £150,000.
- ◆ **Your Voluntary Contributions:** You have the option to contribute to your pension savings. If you do, then for the first 7% of your base salary you put into your pension we'll match your contributions, pound-for-pound. Because it's pre-tax money you contribute, your taxable income value reduces and that's a benefit to you too.

Share Match Program

ShareMatch is our employee share purchase plan. If you choose to participate then for every three shares you buy (called Investment Shares), we give you one (a Matching Share) for free.

You buy investment shares with monthly salary contributions, between £10 and £250. Hold on to your investment shares for at least three years and after the three years are up the matching shares are yours – sell them, move them, whatever you like.



Every day, you live our values, achieving great results in the right way

Recognition & Awards

Every day, you live our values, achieving great results in the right way. You build trusted relationships, speak up, and consider the risks before acting.

To give your appreciation to other colleagues who do great work, or do the right thing, you can send an e-Thank You card, or hand-write a thank you card using our in-house card selection, or you can acknowledge them in other ways.

- ◆ **At Our Best recognition:** You can give “points” to anyone who brings our values to life in their thinking or action. And, when you receive points yourself, you can redeem them for great gifts from our online rewards catalogue.
- ◆ **Recognition events and awards:** Each year you have the opportunity to nominate colleagues and teams for a series of recognition events held throughout the year, and the annual awards. Your nomination acknowledges colleagues for their contributions at work or in the community.
- ◆ **Service Recognition:** As a thank you for your loyalty and commitment, you’re recognised for 1, 5, 10, 20, 30 and 40 years’ service. Our appreciation can include a monetary reward and an increased number of holidays in the year of your service anniversary.



We want you to fulfil
your career hopes,
dreams and ambitions

Development & Progression

We're committed to giving you the opportunity to maximise your potential and enjoy a fulfilling career with us.

Our core purpose is helping people fulfil their hopes, dreams and ambitions. This fits as much with you as it does with our clients.

Learning & Development

We have three different approaches to support your learning and development.

- ◆ **Learning for All:** Our online catalogue to a range of management and leadership courses, as well as soft-skills development courses.

- ◆ **Engaging People Managers and Engaging People Leaders:**

Management and leadership development programmes designed to enhance leadership skills and strengths of those who manage others.

- ◆ **HSBC University:** The HSBC University site holds our latest and comprehensive wealth of resources, including videos and articles, that let you take ownership of your career development at your own pace.

We encourage you to take control of your career direction and development, in partnership with your manager. We also provide the option to involve a career coach or mentor for greater support and different perspectives. There are two programmes available to you:

Career Coaches

Your career coach's aim is to help you focus and progress your career growth. You meet together for a set number of one-to-one conversations around your career development plans.

Mentorship

In addition to encouraging informal mentor-mentee relationships, we offer a formal mentorship program. You'll have on-going, objective support and advice to help your personal development.



You can explore new cultures, gain new experiences and learn new skills

Development & Progression

Career Progression

Whatever your career aspirations, we want to help you achieve them. How quickly you progress depends entirely on you and how you perform. We'll work with you to map out a career plan, and our merit-based approach to promotion helps us fairly reward your ability and determination.

Personal Development Plan

Your personal development plan is your roadmap for your short-term and long-term career development. Talk with your line manager about it regularly to keep it relevant, and help reach your goals.

Study Support

We may provide you with financial assistance, if you want to further yourself with Undergraduate or Post Graduate courses that are directly relevant to your current job or career.

International Manager Program

A great advantage of working for a truly global company is that your career isn't limited by location. Every year, hundreds of our people take the opportunity to move within the company to a new country or region.

We have offices around the world in Europe, the Americas, Asia-Pacific, the Middle East and Africa. You can explore new cultures, gain new experiences, and learn new skills.



Get in touch

Interested in a thriving
career with us?

Visit our Careers section on our website:

[hsbc.com/careers](https://www.hsbc.com/careers)

Email us at:

emma.a.wade@hsbc.com
celia.a.pereira@hsbc.com

Find out more about our businesses
in the Channel Islands and Isle of Man
by visiting us at:

[ciiom.hsbc.com](https://www.ciiom.hsbc.com)

[expat.hsbc.com](https://www.expat.hsbc.com)

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