


Introducing

HSBC's Digital Financial Wellbeing Programme For Employees

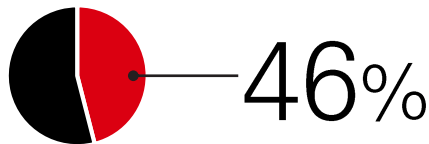


The Digital Financial Wellbeing programme is designed to give information and enhance your understanding of key financial topics. A team from HSBC will be available to talk holistically about banking, covering everything from budgeting and saving to buying your first home and retiring. This complimentary service is available to all employees regardless of where they currently bank.

1 in 2 
UK adults would feel better about money if they had a better knowledge about financial matters*

It's widely acknowledged that the number of employees who are potentially worried about their finances is increasing. Financial concerns can significantly impact on people's overall wellbeing, including their engagement and productivity in the workplace.

The free-of charge Digital Financial Wellbeing Programme gives you the platform you may need to enhance your knowledge and understanding of key financial topics.










Almost half of UK adults admit to feeling on their own when it comes to managing their money

Through the program HSBC work with you to understand your unique needs

- ◆ A bespoke programme to fit your needs.
- ◆ The opportunity to attend webinars on a range of topics for all life stages
- ◆ A telephone 1:1 'financial health check' session with a professional
- ◆ A company-orientated focus that covers existing benefits and initiatives

For more information and to hear more please get in touch with us at: financialwellbeing@hsbc.com

Financial Wellbeing session topics include:

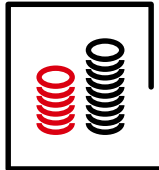
-  Managing and growing your wealth
-  Home buying – first time buyer
-  Home buying – your home
-  Leaving a legacy
-  Starting your career
-  Making the most of your money
-  Your Family

*Source: First Direct - The Money Wellness Index January 2020..

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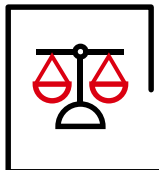
HIIT Financial Wellbeing Talks

Our HIIT sessions will cover a specific topic in a shorter higher intensity seminar to aid your Financial Wellbeing



Budgeting

One of the key ways to take control and manage your Financial Health is creating a budget. Budgeting can help you to create a spending plan for your money so that your money could work harder for you and that you stay on the right track to reaching your financial goals.



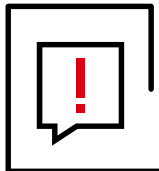
Managing Debt

Dealing with money issues can sometimes be off-putting, and feeling overwhelming, but not knowing how and where to get support, can mean end up losing out financially, this presentation signpost support services and information to help you get back on track.



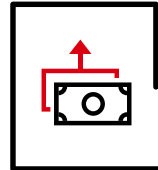
Credit Scoring

The concept of a credit score is tricky to understand at the best of times, but with this presentation, you'll be better placed to know how a credit score is put together and what your score means for you.



Fraud

The methods fraudsters use are forever changing and now more than ever it is important to understand the risks and how to not fall into an imposters trap, with our 'Fraud' presentation you'll be better placed to know what to check that could help keep you and your money safe.



Savings

Knowing where to start when you want to save money can feel daunting, but it doesn't need to be. With a few small changes to the way you manage your money, you can create a clear path forward to get where you want to be. It is important to look at your goals, consider inflation within your plans, and know the different options.



Investing

Before you invest your money, it's important to invest some time into learning the basics and understanding the risks. With that in mind, we've demystified the jargon and unpicked the detail to bring you a guide that could help you navigate this new world.



Protection

A large chunk of our life could be spent building a career, growing a family, amassing both personal and financial wealth, but how do we go about protecting this against future events? During this presentation we will cover off the core types of protection which could be used to help to the build a future for you and your loved ones.