VIDEO TRANSCRIPT

Interview Experts – Discretionary Portfolio Management : at the heart of your wealth HSBC Private Bank

Introduction

Laurent Grisard :

Financial markets move fast, and investment decisions are often driven by emotions. In this context, how can you effectively manage your wealth?

The discretionary portfolio management team at HSBC Private Bank France has the answer. They offer responsiveness, performance, and peace of mind to help grow your financial assets.

Caroline Bernard :

Our approach is based on a rigorous investment strategy. We conduct detailed analyses of asset behavior at every stage of the economic cycle to build an allocation aligned with your goals and risk profile.

Then, we implement tactical management supported by continuous market monitoring and insights from our numerous financial analysts. The result? A rational, controlled approach that helps avoid emotional biases and optimizes long-term performance.

Personalized and Transparent Support

Sophie Dargnies :

Our strength lies in providing you with personal, day-to-day support.
What does that mean in practice?

- Regular discussions with your portfolio manager,
- Clear and detailed follow-up,
- Monthly and quarterly reports to allow you to monitor your portfolio's evolution with full transparency.

Our goal is to provide you with efficient management, tailored to your expectations, while freeing you from the day-to-day monitoring of markets

International Expertise and Adaptability

Caroline Bernard :

One of the major strengths of our discretionary management service is its international reach. Our experts based in Hong Kong, New York, London, and Paris combine their analyses to identify the best investment opportunities.

Thanks to this synergy, we guarantee you agile and responsive management that adapts to global economic developments.

A Broad and Innovative Offering

Sophie Dargnies :

We understand that each client has different needs. That’s why we offer a wide range of mandates:

- Diversified mandates,
- Specialized mandates in equities, bonds, or alternative products,
- And innovative solutions.

For example, we recently launched a new mandate focused on structured products, combining yield and capital protection. This year, we're going even further with the launch of “ADS” mandates in France, which incorporate unlisted assets for even greater diversification and performance.

Conclusion

Laurent Grisard :

By entrusting us with the management of your financial assets, you benefit from a strategic vision, personalized support, and international expertise. The strength of this collective effort allows us to offer you high-performing management designed to meet your expectations.

Don’t hesitate to reach out and discuss with us to find the solution best suited to your needs.

Contacts Experts

Laurent Grisard
Head of discretionary portfolio management
HSBC Private Bank France
Email : laurent.grisard@hsbcprivatebank.com

Caroline Bernard
Portfolio Manager
HSBC Private Bank France
Email : caroline.bernard@hsbcprivatebank.com

Sophie Dargnies
Portfolio Manager
HSBC Private Bank France
Email : sophie.dargnies@hsbc.com

Note to the reader of this document.

This video is published by HSBC Private Banking France, a branch in France of HSBC Private Bank (Luxembourg) S.A., for informational purposes only and is not contractual in nature. The information contained in this document does not constitute investment advice or an offer to buy or sell any financial product or service and should not be construed as such. Furthermore, this information is intended solely for individuals residing in countries where its use does not contravene local laws or regulations. Each investor is responsible for complying with the local laws and regulations applicable to them. If you have any questions regarding the information contained in this document, we invite you to contact your designated representative or, where appropriate, seek advice from your usual professional advisors.

The content of this document is based on information obtained from sources deemed reliable but not independently verified. Although this information has been prepared in good faith, no express or implied representation or warranty as to its accuracy or completeness is or will be made, and no liability is or will be accepted by HSBC Private Banking France, the HSBC Group, or any of their respective officers, employees, or staff. The information is provided, opinions are expressed, and estimates are made based on our knowledge at the time of publication of this document and may be subject to change without notice, except where prohibited by legal or regulatory requirements.

Before investing in a French or foreign Undertaking for Collective Investment (UCI) or a unit-linked product backed by a French or foreign UCI within life insurance and/or capitalization contracts, you must carefully read the French version of the Key Investor Information Document (KIID) and its prospectus. These regulatory documents are available upon request. Additionally, for life insurance and/or capitalization contracts, the Information Notice, general terms and conditions, and additional conditions applicable to clients of the French branch of HSBC Private Bank (Luxembourg) S.A. should also be reviewed.

Before making any investment decision, it is your responsibility, with the assistance of your usual advisors, to ensure that the relevant investment products align with your experience, knowledge, financial situation, investment objectives, risk tolerance, and applicable regulations (including any local legislation to which you may be subject).

Past performance is not indicative of future results and should be analyzed with caution. Investments are subject to market fluctuations and may increase or decrease in value, carrying the risk of capital loss.

We remind you that under current regulations, individuals, associations, and non-commercial entities domiciled or fiscally established in France are required to declare, as part of their income or corporate tax returns, any accounts opened, held, used, or closed abroad, along with any related income. Additionally, individuals receiving investment income through such accounts must pay social security contributions and, where applicable, a withholding tax on income. Furthermore, under certain conditions, the portion of real estate assets represented by shares or units of companies or organizations held in these accounts must be declared for real estate wealth tax purposes if the account holders are liable for this tax.

Moreover, under current regulations, individuals domiciled in France for tax purposes must declare, in their income tax returns, certain details regarding capitalization contracts and similar investments, particularly life insurance contracts, taken out with entities established outside France, including any income generated upon full or partial surrender. Additionally, these individuals must pay the required social security contributions related to their contracts. Finally, the surrender value of redeemable insurance contracts and capitalization bonds or contracts must be declared for real estate wealth tax purposes if the portion of their value represented by real estate assets is taxable and if the account holders are liable for this tax.

Failure to comply with these obligations may result in tax reassessments and the imposition of penalties. For more details regarding your tax and reporting obligations, we recommend consulting an independent advisor.

In accordance with the provisions of the General Data Protection Regulation (EU) 2016/679 of April 27, 2016, all personal data is collected, processed, and stored in compliance with the Personal Data Protection Charter, which is accessible on the website: http://www.hsbc.lu/
If you would like further information about any of the provisions in this Personal Data Protection Charter, please direct your questions, comments, and requests to your usual contact or to http://www.hsbc.lu/, or contact our Data Protection Officer at the following address: HSBC Continental Europe – Data Protection Officer – 38 avenue Kléber, 75116 PARIS, France, or dataprotection@hsbc.fr.

Furthermore, in accordance with applicable regulations, all consumers have the option to register free of charge on the telephone solicitation opt-out list at www.bloctel.gouv.fr. Professionals are prohibited from making unsolicited phone calls to consumers who are registered on this list unless there is an existing contractual relationship.

The private banking business can be conducted worldwide by various legal entities within the HSBC Group, in compliance with local regulatory requirements. The products and services described in this document may be offered by different HSBC Group companies. However, certain products or services may not be available in specific geographic areas. Additionally, some HSBC branches act as access points for HSBC Private Banking France but are not authorized to present or sell private banking products and services or to provide advice to private clients. Further information is available upon request.

A complete list of private banking entities is available on our website: https://www.hsbc.lu/en-gb/private-banking.

HSBC Private Bank (Luxembourg) S.A. is a public limited company governed by Luxembourg law. Share capital: EUR 160,000,000 – RCS Luxembourg registration number: B52461 – Registered office: 18 Boulevard de Kockelscheuer, L-1821 Luxembourg. Site internet : https://www.hsbc.lu/en-gb/private-banking

Bank and insurance intermediary registered with the Organisme pour le Registre des Intermédiaires en Assurances under number 2011CM008 (www.orias.fr).

HSBC Private Banking France is a branch of HSBC Private Bank (Luxembourg) S.A. in France. HSBC Private Bank (Luxembourg) S.A. is authorized as a credit institution and is subject to the prudential supervision of the Commission de Surveillance du Secteur Financier in Luxembourg (CSSF) and is authorized to operate in France both under the freedom to provide services and through its branch. In addition to being primarily supervised by the CSSF in Luxembourg, HSBC Private Banking France is also subject to the oversight of the Autorité de Contrôle Prudentiel et de Résolution (ACPR) and the Autorité des marchés financiers (AMF).

“Creating a world of opportunities.”
HSBC Private Banking France, a branch of HSBC Private Bank (Luxembourg) S.A. in France.
Address: 38 avenue Kléber – 75116 Paris, France – Tel: +33 (0)1 49 52 20 00