

You want a career with opportunities

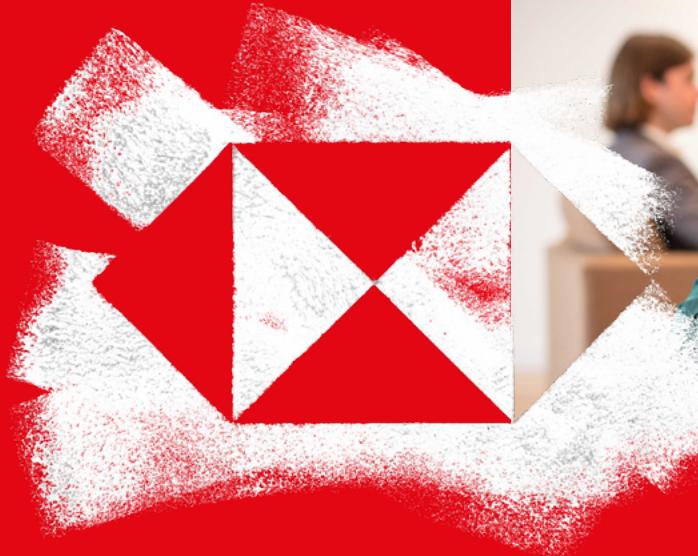


We have a
world of them

Global Internships and Graduate Programmes
2021/2022



Opening up a world of opportunity



What's inside?

- 01 Welcome
- 02 Who we are
- 03 What makes us different
- 04 What we do and why
- 05 Doing business sustainably
- 06 What it feels like to work here
- 07 Learning and growth
- 09 Our programmes
- 10 HSBC map
- 12 Global Banking & Markets
- 13 Commercial Banking
- 14 Wholesale Strategic
- 15 Wholesale Data & Analytics
- 16 Wealth and Personal Banking
- 18 Digital Business Services
- 20 What we look for
- 21 Our application process
- 22 Next steps

You're about to take the next step

Welcome. The next stage of your life is starting and you're facing important decisions. I remember how exciting that can be. I also remember that it can be a challenging time. I hope this brochure will help you decide if a career with HSBC is right for you.

As an organisation, we exist to open up a world of opportunity – for our customers, but also for our colleagues around the world. We are looking for diverse thinkers who are interested in global topics and can bring broad perspectives to help solve the challenges we face. In return, we offer a career with opportunities to learn and grow whilst also working in a globally connected community.

Learning and growing is the theme that underlines my own career at HSBC. I joined the organisation after qualifying as an accountant in 1987 and quickly saw the opportunities to develop an interesting career that could take me around the world. I've learned about many areas of financial services, such as equity finance, insurance, and commercial banking,

Supported by thousands who have been in your shoes

but perhaps the most important thing I've learned is how to work with people from around the world to get things done.

We're a global bank operating in 64 countries and territories across six continents. The diversity that this reach brings is one of our greatest strengths. Our success over the past 156 years has been based on this strength and a simple principle – focus on the unique needs of our customers and connect them to opportunities both near and far.

I hope you'll find many opportunities in our internships and graduate programmes that interest and excite you.

Your career is exactly that – yours. No matter your interests, your skills or your goals, if you've got the ambition, drive and determination, we'll give you the opportunities, experience and training to succeed. There's no limit to how far you'll go.

Noel Quinn
Group Chief Executive



We offer



Diverse Career Paths

The unique nature of HSBC offers you the opportunity to discover an incredible variety of career paths.



Global Community

You'll join a diverse, inclusive and supportive community of over 200,000 employees.



Best-in-class Learning

You'll be surrounded by opportunities to learn and grow personally and professionally.



Groundbreaking Innovation

You'll have opportunities to work with the latest technology and contribute to HSBC's digital transformation.

You want to create lasting change

We have the global stage to help you do that

About us

We're one of the world's largest banking and financial services organisations. We value difference, collaboration, taking responsibility and getting things done. We're here to use our unique expertise, capabilities, breadth and perspectives to open up new kinds of opportunity for our customers.

By bringing together the people, ideas and capital that nurture progress and growth, we're helping to create a better world – for our customers, our people, our investors, our communities and the planet we all share.



We've been in business for **156** years founded in March 1865



Our global learning platform, HSBC University, holds over **20,000** courses



In 2020, we extended **USD80bn** to help customers and clients cope with Covid-19



Since 1 January 2020 we have provided and facilitated over **USD87bn** of sustainable finance and investments

What makes us different

Are we really that different?

Yes, in so many ways

We are uniquely international

Founded in Hong Kong and headquartered in London, we connect more than 40 million customers to opportunities across 64 countries and territories.

Take advantage of global opportunities

We are strong

During our 156-year history, we have weathered change in many forms and we're now able to meet the challenges of the 21st century – including those we have all faced during the Covid-19 pandemic. Our financial position gives us a strategic advantage as we maintain strong capital, funding and cash-flow positions.

Grow your career

We are universal

Our customers range from individual savers and investors to some of the world's biggest companies, governments and international organisations. We aim to connect them to opportunities and help them to achieve their ambitions.

Achieve your ambitions



You want to make an impact

We have bold plans

Our ambition is to be the preferred international financial partner for our clients. We support businesses to grow and help people manage their money around the world through three Global Businesses:

- › Wealth and Personal Banking
- › Commercial Banking
- › Global Banking & Markets.

Our businesses are supported by our Global Functions, such as Marketing, Finance and HR, and by our global Digital Business Services team that provides essential support across technology, operations and key central business services.



You can play a key role

As an intern or graduate at HSBC, you could be helping us serve our customers through one of our Global Businesses. This could involve providing mortgages to individuals and families so they can buy their own home, as well as helping them plan for the future through our savings accounts and wealth management products.

You could also be part of a team offering business loans to invest in growth, and products such as foreign exchange and trade financing that enable them to expand internationally. And for large companies and organisations operating across borders, you could support with offering tailored advice on decisions such as financing major projects or making acquisitions.

Equally, you could join Digital Business Services and be involved in driving the digitisation of banking, or improving the technology and platforms we use to work better and smarter.



What impact do you want to make?

Doing business sustainably

Working and living sustainably

As an intern or graduate, you'll enjoy opportunities to contribute to our sustainability commitments, volunteering projects, and more. Your participation will help develop and broaden both your internal HSBC network and your understanding and appreciation of the communities in which we work.

We recognise that how we do business is as important as what we do. Our business has an impact on people all over the world – including customers, employees, suppliers, regulators, investors, and the wider communities we serve. Being sustainable means building strong relationships with these stakeholders and taking into account the issues that matter to them.

Our sustainability approach focuses on:

- › Sustainable Finance
- › The Climate Programme
- › Future Skills (employability and financial capability).

We aim to play a leading role in the transition to a global net zero economy.

We'll help you do it the right way

Doing business the right way

Our sustainability commitments help shape the way we do business. We're mindful of our social responsibilities, and committed to high standards of governance.



Leading from within

We are transforming our own operations and supply chain to net zero across HSBC by 2030, and asking our suppliers to do the same. We are committed to aligning the financed emissions from our portfolio of customers to net zero by 2050 or sooner, in line with the Paris Agreement goals.



Helping at home

We're committed to giving our people, customers and communities access to the financial and employability skills they need to succeed. From 2008 to 2020, more than 11,000 of our people supported the Junior Achievement 'More than Money' Programme, reaching over 700,000 young people from Argentina to Vietnam.



Volunteering

We empower our people to develop new skills and make a difference to their communities. Despite the challenges of last year our employees still volunteered 82,000 working hours on community projects in 2020.



Sustainable finance

Our target by 2030 is to provide between USD750bn and USD1tn of finance and investment towards the transition to a net zero economy. In the first quarter of 2021, we raised USD68 billion for our clients through Green, Social, Sustainability and Sustainability-linked (GSSS) bond issuance, a record achievement for such bonds.

Variety is important in life

We focus more on your values, strengths and potential and less on what you studied. We build our teams with people from every background and discipline of study because we believe diverse thinking helps us understand our customers and clients better. With us, you can be yourself.

Opening up a world of opportunity means valuing our differences and making sure HSBC is a place where everyone feels included, valued and respected. We recognise the power of diversity and inclusive behaviours across our business and believe everyone should have the freedom to be themselves at work. We believe that our differences like gender, ethnicity, neurodiversity and others, can provide a more enriching environment.

We invest in everyone

This includes investing in mental health training for employees around the world and creating a work environment that encourages doing the right thing.

We understand balance

Enabling flexibility between work and home is important. We find the right balance between working in the office and remotely for our colleagues and the business or function they work in, ensuring that everyone has the resources to set them up for success, regardless of their working environment.

You'll find it across all of our programmes

Our values

They are rooted in HSBC's history, heritage and character – and they help us deliver on our purpose:

- › **We value difference** – We were founded on the strength of different experiences, attributes and voices; they are integral to who we are and how we work. We champion inclusivity. We remove barriers.
- › **We succeed together** – We deliver our promise of offering unique opportunities to our customers by being truly connected – across boundaries. With our customers and partners. Together as colleagues and as an organisation. We trust and support each other.
- › **We take responsibility** – What we do has a real impact on people's lives, communities and the planet. We take this responsibility seriously. We set ourselves high standards. We build for tomorrow, today.
- › **We get it done** – We create value by always moving forward and making things happen. We try new things, we learn and improve, and we take smart risks. We make clear choices and take bold actions. And we keep our word.

You're about to start working

That doesn't mean you'll
stop learning

Your development

Our global internships and graduate programmes will provide you opportunities to learn every day. That's because we focus on continuous learning and development. Throughout your programme, you'll have a placement manager and programme manager to help you to learn from your daily work, develop valuable skills, and navigate your own career. You'll also have the opportunity to learn from Global Business leaders through our mentoring platform and have the support of your peers through buddy relationships.

HSBC University

Online access to a comprehensive set of tools and learning materials based on your specific role and business area, as well as courses that help you develop communication, leadership and presentation skills.

This could include Speaker Series, ESG initiatives, Employee Resource Groups and our Accelerating Your Strengths Programme. Our colleagues around the world spent 5.2 million hours improving themselves through training last year.



Not sure what path you'll take?

Let us help you decide

How you'll progress at HSBC

We believe the key to your growth is to equip you with the skills, knowledge and experience that will help you navigate your own path at HSBC.



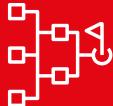
Your development starts with you and your own mindset. You're the one in charge.



You'll have plenty of support. From mentors to buddies to managers, they'll all help you learn from challenges and make the most of your own development.



You'll also have many learning and development opportunities, along with tools and resources to help build your career.



Career planning

You'll have ownership over your career with continuous learning and development through structured and curated learning pathways. You'll own your personal development plan and continuously seek out and receive feedback to grow at your own pace. Our career planning tools will guide you to make informed decisions with the support of your chosen mentor.



Career journey

Your journey starts in one location and within a certain programme, but that's not where you have to stay. At the end of your programme you'll have the opportunity to apply for roles around the HSBC Group that will help you grow your career based on your interests.

See how our opportunities fit you

Internships and graduate programmes

An HSBC internship will give you first-hand experience of what it's like to work for a global bank. Our internships are the main pathway into our global graduate programmes and are mainly for undergraduate students in their penultimate year of study.

Our graduate programmes are designed to challenge you by providing the skills and experience to help you progress your career. They are intended for final year students, recent graduates and post-graduates.

We recruit people with degrees in all disciplines. If you require any adjustments when applying for one of our programmes or during our recruitment process, we can accommodate this, just let us know. It won't compromise your application. To learn more about the opportunities available wherever you are, visit hsbc.com/earlycareers

See how you fit our opportunities

We offer programmes at different stages of your university life	Commercial Banking	Global Banking & Markets	Wealth and Personal Banking	Operations, Services and Technology
Penultimate year	✓	✓	✓	✓
Final year	✓	✓	✓	✓



Global Programmes

Across the globe we have a number of exciting internships and graduate programmes.



Want to make a big splash?

Global Banking & Markets

You'll be part of a team that creates opportunities for clients globally through capital financing and investment banking, credit and lending, transaction banking and markets and securities services.

Our focused international network operates across the world's largest trade and capital flows. You'll connect clients across the world, helping them unlock growth and manage their risk. You'll be part of a team that directly supports HSBC's climate ambitions and makes us a world leader in sustainable financing and investment solutions.

Who would these roles suit:

- › Inquisitive and diverse minds
- › Critical and analytical thinkers
- › Good networkers
- › Supportive team players



Internships: Working as part of a team, you'll contribute to live client work in a fast-paced environment. The majority of our internships run for ten weeks over the summer of your penultimate year of university. Please visit our global careers site to explore other internships.

- › **Global Banking** (including Investment Banking, Corporate Banking, Global Liquidity & Cash Management, and Issuer Services)
- › **Markets & Securities Services** (including Markets, Global Research, Securities Services and Quantitative Finance)

Global Graduate Programmes: Typically two years long, these programmes offer a range of placements enabling you to develop breadth of experience, as well as specialist expertise.

- › **Global Banking** (including Investment Banking, Corporate Banking, Global Liquidity & Cash Management and Issuer Services)
- › **Markets & Securities Services** (including Markets, Global Research, Securities Services and Quantitative Finance)

What's next?

You could become a leading specialist in your preferred area such as sales, trading, products, capital markets, strategy, investments, sector coverage, corporate banking or structuring across any of our asset classes (equities, fixed income and foreign exchange).

Commercial Banking

Commercial Banking exists to serve businesses around the world. Building on over 150 years of experience, today we support around 1.3 million enterprises in more than 50 markets. The companies we serve cross borders, industries and generations. They range from emerging disruptors to firms that have been in the same family for a century or more. They are small businesses and multinationals, category creators and global leaders, national champions and trade trailblazers.

You could be supporting customers to expand their operations or helping them use new technologies to do business with us. With the help of senior leaders and peers, you'll develop a whole range of skills, while building on the ones that already set you apart from the competition.

Who would these roles suit:

- › Relationship builders
- › Customer-focused individuals
- › Critical thinkers
- › Curious learners



Internships: 8 to 16 weeks over the summer before your final year of undergraduate study, giving you exposure to the full range and complexity of the business area.

- › Commercial Banking

Global Graduate Programmes: Typically, 18 months the programme offers a range of placements enabling you to develop breadth of experience, as well as specialist expertise. With three different placements, the programme will equip you for a Relationship Manager, Credit Analyst or specialist role in the future.

- › Commercial Banking

What's next?

Through our Commercial Banking Programme you could become a Relationship Manager (connecting businesses to opportunities), Credit Manager (analysing and providing both international and domestic lending solutions), or a Global Trade and Receivables Finance Business Manager (offering services and finance for buyers and suppliers).



Jump into this global opportunity

Want to help change our bank?

Wholesale Strategic

Our Wholesale teams sit at the crossroads of HSBC's Commercial and Global Banking businesses, cutting through complexity to connect businesses and functions. Together, we deliver the best digital and business solutions to support Commercial Banking and Global Banking colleagues in identifying and maximising global opportunities for our customers. We play an integral part in creating a bank fit for the future by transforming how we serve our customers.

We do this through close collaboration and by adopting a digital-first, data-led mind-set that unlocks and leverages our scale advantage for maximum impact, both front-to back and end-to-end. Our frontline colleagues are supporting our customers every day – and our role is to help them get it done safely with speed, ease and excellence.

You'll work as part of a global team, applying your analytical skills across various situations. This could include understanding root cause analysis for business problems, defining business outcomes and associated routes to achieving them, as well as driving change.

Rotations exist across Transformation Initiatives, Digital Change, Business Process Reengineering, Innovation and the Chief Data Office.

You'll experience how our Wholesale team collaborates and innovates to deliver exceptional customer journeys for our clients and employees.

Who would these roles suit:

- › Customer-focused individuals
- › Critical thinkers
- › Curious learners
- › Digital problem solvers

Internships: Working as part of a team, you'll contribute to live business projects. The majority of our internships vary from ten to twelve weeks over the summer of your penultimate year of university. Please visit our global careers site to explore our other internships that are held outside of this season.

Global Graduate Programmes: Two years long, the programme offers a range of placements enabling you to develop a breadth of experience, as well as a wide range of specialist expertise.

What's next?

You could become a leading specialist in your preferred area such as Customer Experience. The possibilities are exciting and numerous.



Wholesale Data & Analytics

Our Wholesale Teams sit at the crossroads of HSBC's Commercial and Global Banking businesses, cutting through complexity to connect businesses and functions. Together, we deliver the best digital and business solutions to support Commercial Banking and Global Banking colleagues in creating opportunity for our customers. We play an integral part in creating a bank fit for the future by transforming how we serve our customers.

We do this through close collaboration and by adopting a digital-first, data-led mind-set that unlocks and leverages our scale advantage for maximum impact, both front-to back and end-to-end. Our frontline colleagues are working hard to deliver for our customers every day – and our role is to help them get it done safely with speed, ease and excellence.

On this programme you'll work in our specialist Wholesale Data & Analytics team. The team solves complex problems using cutting-edge technologies to process complex and large sets of data, helping to rapidly implement insights from data that can help drive more informed decision making.

You will have the opportunity to rotate between different areas of the Wholesale Data & Analytics team, such as Digital Change, Business Process Reengineering, Innovation and the Chief Data Office.



Who would these roles suit:

- › Analytical thinkers
- › Data enthusiasts
- › Committed researchers
- › Agile workers

Internships: Working as part of a team, you'll contribute to live business projects. The majority of our internships vary from ten to twelve weeks over the summer of your penultimate year of university. Please visit our global careers site to explore our other internships that are held outside of this season.

Global Graduate Programmes: This two-year programme offers a range of placements across our Data & Analytics teams enabling you to develop a breadth of experience, as well as a wide range of specialist expertise.

What's next?

You could become a leading specialist in your preferred area such as Data Management, Data Governance, Data Operations or Analytics. The possibilities are exciting and numerous.



Wealth and Personal Banking

We help customers to take care of their day-to-day finances and to manage, protect and grow their wealth. Our international network and breadth of expertise enable us to support individuals, families, business owners, investors and entrepreneurs around the world.

Wealth and Personal Banking's mission is to create opportunities for our customers by delivering borderless banking and world class wealth management through best in class mobile-first capabilities and exceptional people. Our aspiration is to provide a frictionless experience as clients grow their wealth along the continuum and to bring cutting edge 'bank in your pocket' technology combined with our talented people.



Wealth and Personal Banking Programmes

Our Generalist Graduate Programme is an 18-month journey that provides a breadth of exposure to the different areas our business, including rotations in Customer Channels, Digital and the Chief Operating Office. You will have opportunities to undertake strategic projects, as well as pursue post-programme placements aligned to your personal aspirations.

We also offer internships of eight to twelve weeks during your penultimate year of study. These internships can help you enter the 18-month Generalist Graduate Programme.

Who would these roles suit:

- › Good networkers
- › Fast and versatile learners
- › Diverse and strategic thinkers
- › Customer-focused individuals

What's next?

You will develop the skills you need to potentially secure a role in areas such as Product Management, Relationship Management, Data and Analytics, Digital Experience Management, Strategy and Planning, as well as Actuarial and Risk & Control Management.



Global Private Banking Programmes

You'll work with a diverse range of ultra high-net-worth individuals and offer tailored banking, and bespoke investment and wealth management services. Our internships run for ten to twelve weeks in the penultimate year of your undergraduate or Master's degree. Our Global Graduate Programme offers four different six-month placements giving you critical business experience across several business areas such as, Relationship Management and Private Wealth Solutions.

Who would these roles suit:

- › Curious learners
- › Supportive team players
- › Confident advisors

What's next?

The skills you develop will give you the potential to move into various roles, such as a Business Manager, Credit Advisor, or you may wish to focus on being a Relationship Manager or an Investment Counsellor Analyst.

We have limitless paths to help you achieve just that

Asset Management Programmes

You'll help develop and support investment management products and services for our international clients. From individual retail customers to major multinational enterprises, you'll collaborate with different areas of the bank to meet their diverse needs.

We offer internships of ten to twelve weeks during the penultimate year of your degree. Our Global Graduate Programme offers two specialist Asset Management programme streams in Investments or Sales, respectively. These 24 month programmes are based on four different six-month placements where you'll gain critical business experience in areas including Investments, Sales, Product Specialism, Operations and Product Development.

Who would these roles suit:

- › Strategic leaders
- › Business-minded team players
- › Opportunity takers

What's next:

The skills you build within either our Sales or Investments stream will give you the potential to move into a specialist role.

Make a real impact from day one

Digital Business Services

Digital Business Services is the engine that drives HSBC. We provide essential support for the bank through Operations, Technology and key central business services.

Our Digital Business Services teams support millions of customers and colleagues around the world every day.



Operations Graduate Programme

This programme will give you the opportunity to work both regionally and in our Global Service Centres over two years. You'll take on four different six-month rotations across our varied business service areas and locations. You'll help deliver customer operations and implement change across HSBC at all levels. You'll also collaborate on key projects and build relationships while influencing and supporting our Global Businesses.

Who would these roles suit:

- › Curious learners
- › Big picture thinkers
- › Adaptable minds
- › Innovative thinkers

What's next?

You could become a Senior Leader in one of our critical business services; or one of our Change Leads and/or People or Functional Leaders.



Technology Programme

During this two-year programme, you'll have the opportunity to immerse yourself in two 11-month rotations that will give you the chance to develop solutions in areas like Cloud, Cyber Security, AI, Data and Applied Innovation. You'll be part of a global team of technologists taking on some of the world's biggest, most complex financial and data challenges.

Who would these roles suit:

- › Innovative, creative thinkers
- › Analytical problem solvers
- › People-focused team players

What's next?

We expect graduates from this programme to eventually progress to a Global Technology leadership role.

**Real projects. Real responsibility.
Right from the start**

Building a smart, curious, diverse team

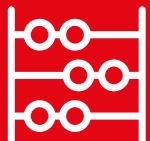
**Starts by attracting the
right people**



Psychologists bring your
powerful communication
and creative thinking



Sociologists
bring your
research abilities



Mathematicians
bring your
analytical skills



Scientists bring
your patience
and rigour



Engineers
bring your
problem-solving



Biochemists
bring your
investigative minds



Computer scientists
bring your
critical thinking



Linguists bring
your cross-culturalism
and curiosity



Physicists
bring your
logical reasoning



Historians bring
your imagination

You are more than a degree

You don't need to fit the typical banking mould to join one of our global internships or graduate programmes. In fact, we encourage and welcome applications from students and graduates studying all disciplines who can bring a wide range of skills that are needed for a whole variety of roles.

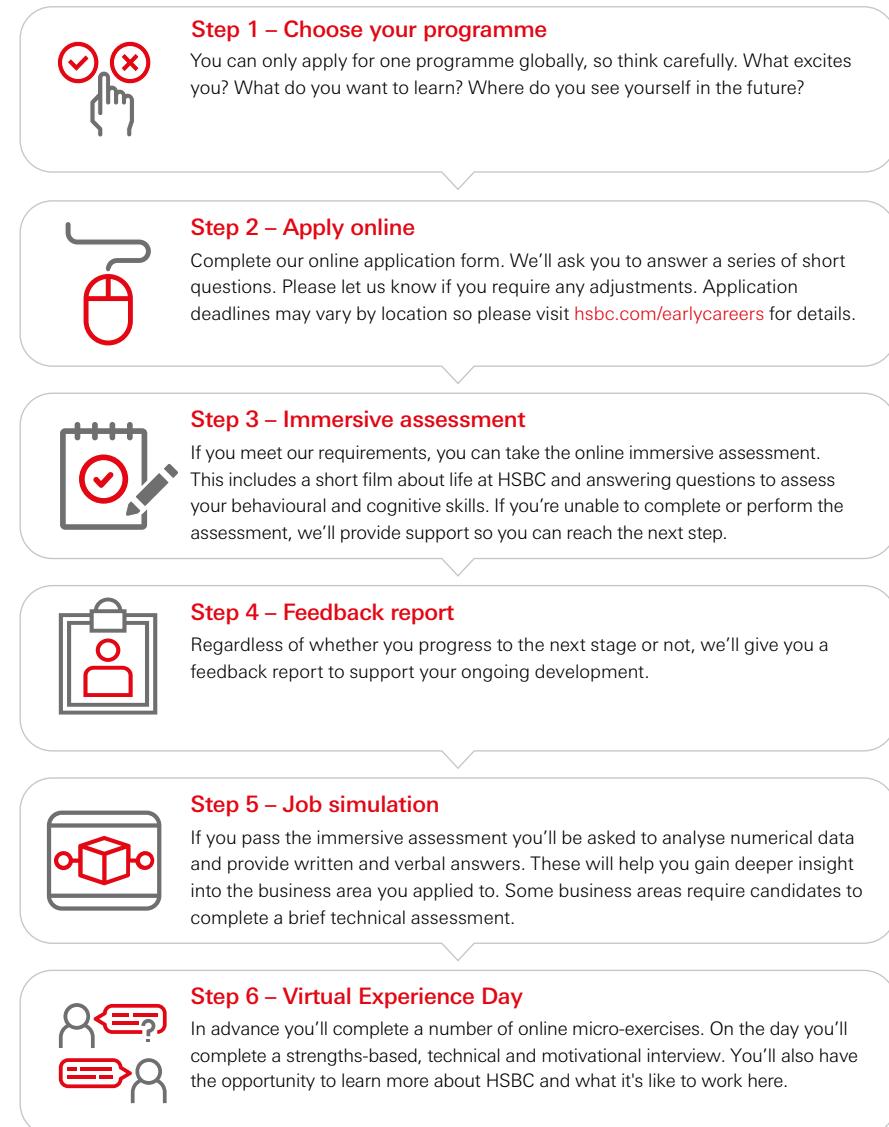
To us, diversity also includes neurological and physical differences. Those with neurological differences and physical disabilities make us collectively smarter, adding to the strengths of our teams.

At HSBC, it's not about what you studied, but about how you think and what you want to do.

Our application process

Want to join us?

Here are the steps you'll need to take.



We do not use AI during our process. We offer candidate drop-in sessions while vacancies are open, as well as sessions on helping you prepare for the assessments.

Find out more at hsbc.com/careers/careers-events

Next steps

Want an impactful career?

You're ready to join us.

You've done your research. You know your own strengths and where they match what we are looking for.

Now apply.

On the day you'll complete a strengths-based, technical and motivational interview. You'll also have the opportunity to learn more about HSBC and what it's like to work here.

**At HSBC there's no limit
to how far you'll go.**

hsbc.com/earlycareers





Commercial Banking

Digital Business Services

Global Banking & Markets

Wealth and Personal Banking



Opening up a world of opportunity

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