

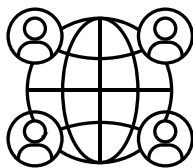
Navigating the Inbound Journey

A STRATEGIC GUIDE FOR INBOUND FAMILIES

As education pathways grow more complex, affluent families require a reliable partner to navigate cross-border transitions. In mid-2026, HSBC Premier conducted surveys covering over 1,600 parents, including Hong Kong, international, and Mainland Chinese parents, who had already sent or plan to send their children to study in Hong Kong or abroad.¹ This supplement outlines Hong Kong’s educational appeal, addresses emerging affordability and planning gaps, and details HSBC Premier’s solutions for families choosing Hong Kong for study.

1 Hong Kong is highly competitive as a Global Education Hub

Hong Kong is more than a destination; it is a strategic hub



Over 50% of respondents chose Hong Kong as a global education destination or support hub.

37% of respondents selected Hong Kong as their study destination, while 41% ranked Hong Kong as their preferred support hub.

Hong Kong’s advancement in tech and innovation is a core appeal

78%

Greater variety of school choices compared to global cities like New York, London, and Singapore

65%

High global recognition of qualifications

61%

Strong focus on AI and technological innovation

More Mainland Chinese parents relocate with kids to Hong Kong for global education

64%

2 times of 2025

2 Education cost is rising

Parents are sending children to Hong Kong earlier



• Number of years study in HK

Nearly one-third of household income allocated to education



Annual global education spending as a percentage of household income

31%

Adoption of AI is driving global education budgets higher



55%
Inflation

48%
Market stability

28%
Adoption of AI learning
(e.g., AI tools, AI-assisted learning)

Early preparation is essential



30%
(+16pp)*
Before K1

9%
(+1pp)*
Before child’s birth

1%
(New)*
Before marriage

- Parents are beginning planning much earlier, with 30% starting before K1 and 9% before childbirth
- 1% begin planning even before marriage
- *Figures in parentheses indicate changes compared to 2025

3 HSBC Premier as the #1 global education & wealth management partner²

One-stop journey-mapped support

	 Planning	 Pre-departure	 Study Abroad
Customer Needs	Overwhelming and conflicting information—not knowing how or where to start	Worried that children are unprepared, leading to a “chaotic” first week	Lack of instant support for children while they are abroad
Our Support	• Complimentary consultations from education partners • Exclusive access to education events and webinars	• Assisting with overseas account opening • Visa application assistance • Tuberculosis (TB) checks	• Overseas StudySurance • FX and remittance services • Mastercard Debit Card Supplementary Card



Ecosystem Enablers 100+ partners in HK & Beyond

Universities | International Schools | Direct Subsidy Scheme (DSS) Schools | Consultants | Exam Boards | Hospitals

Learn more about our global education support at www.hsbc.com.hk/premier/

¹ A survey was conducted in June and August 2026 with 1,609 parents, including Hong Kong, International and Mainland Chinese parents, who had already sent or plan to send their children to study in Hong Kong and/or abroad.

² Data Source: HSBC Premier Global Education Survey 2026 - The survey was conducted in August 2026 online with 1,009 parents including Hong Kong, International parents and Mainland Chinese parents (currently reside in Mainland China at Tier 1 & GBA cities) with liquid asset HKD1 million or above and kids aged 6-22 and had already sent or plan to send children to study abroad.

* Terms and conditions apply.

** Currency conversion involves risk.

*** Overseas account opening applications will be processed by overseas HSBC group entities, and will be subject to the approval of the overseas HSBC group entity where the account is located.