

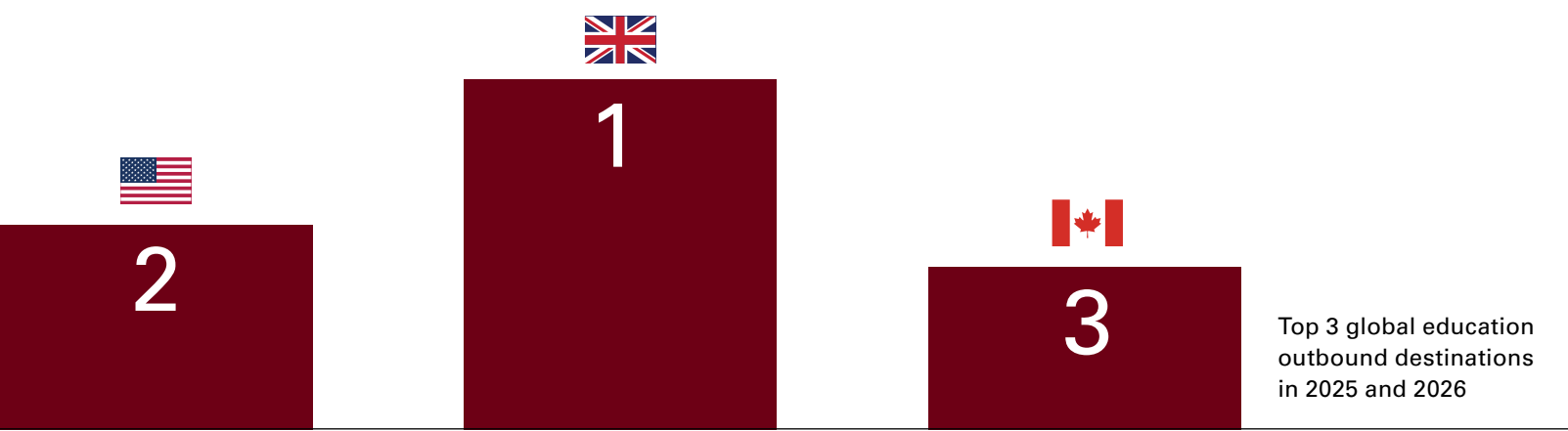
Navigating the Outbound Journey

A STRATEGIC GUIDE FOR OUTBOUND FAMILIES

As global educational horizons broaden, Hong Kong and Mainland Chinese parents sending their children abroad face a unique set of challenges—from managing multi-currency expenses to choosing academic systems that maximize international mobility. This supplement maps out the critical decisions families face, from budget realities to school preferences, and details HSBC Premier’s complete support network for those planning overseas study.

1 The UK remains #1 global education destination for Mainland Chinese and Hong Kong parents sending kids abroad

UK stands the test of time

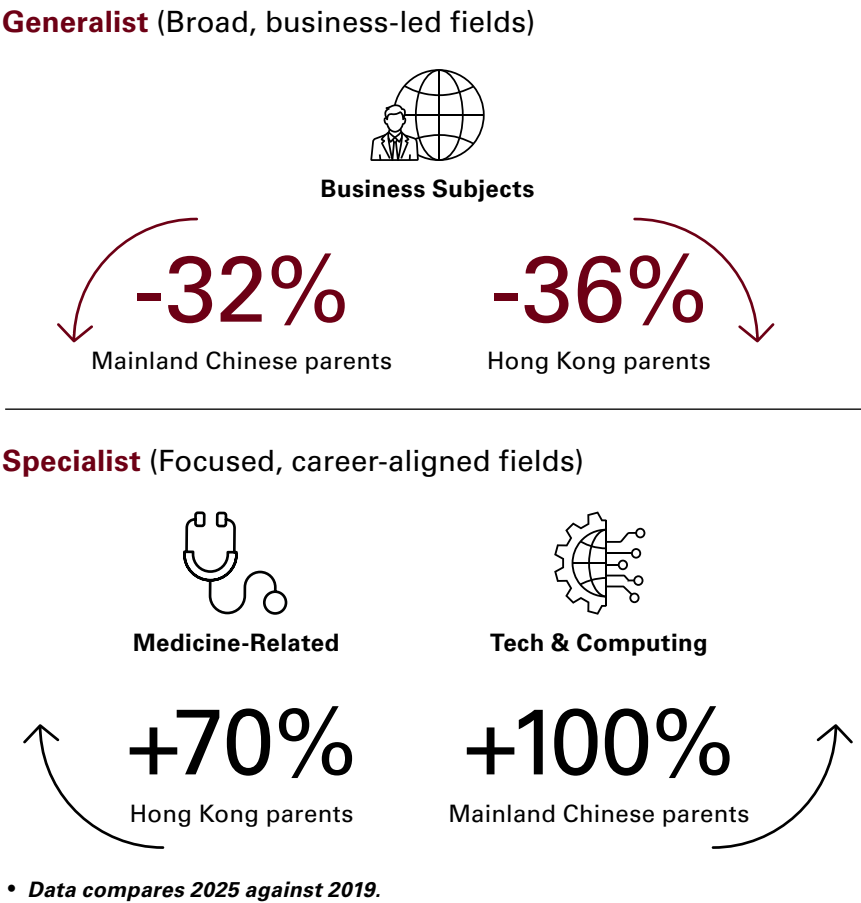


UK school choices: Mainland Chinese students prioritize rankings; Hong Kong students rely on word-of-mouth

- MAINLAND CHINESE STUDENTS’ TOP 3**
- 1 University College London (UCL) (QS Rank #8 in 2026)
 - 2 University of Manchester (QS Rank #40 in 2026)
 - 3 University of Edinburgh (QS Rank #35 in 2026)

- HONG KONG STUDENTS’ TOP 3**
- 1 University College London (UCL) (QS Rank #8 in 2026)
 - 2 University of Exeter (QS Rank #136 in 2026)
 - 3 King’s College London (QS Rank #37 in 2026)

Subject-choice shift after COVID

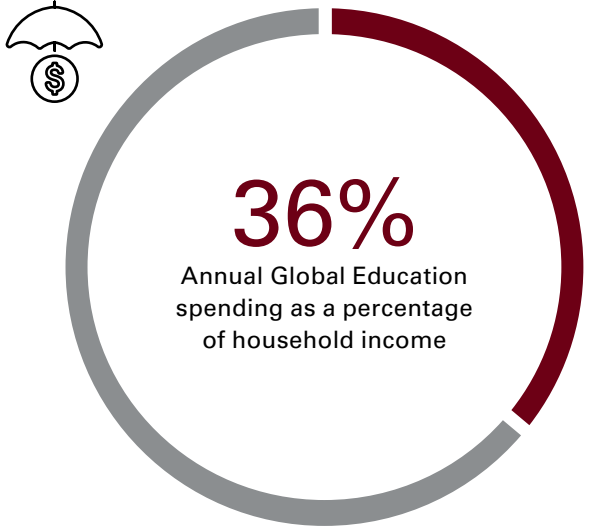


2 Education cost stretches affordability

Navigating the cost of education



Affordability stress



Early preparation is essential

	Mainland Chinese Parents	Hong Kong Parents
Before K1	27%	21%
Before child’s birth	8%	10%
Before marriage	1%	2%

• Mainland Chinese parents plan for global education earlier than Hong Kong parents
• 1% of Mainland Chinese and 2% of Hong Kong parents start planning even before marriage

3 HSBC Premier as the #1 global education & wealth management partner¹

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 Data Source: HSBC Premier Global Education Survey 2026 - The survey was conducted in August 2026 online with 1,009 parents including HK, 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.