



How to use our online Global Investment Centre

How to buy, sell and switch funds online

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Global Investment Centre is our online fund platform. You can use it to view your balances and manage your investments – and this step-by-step guide shows you how.

You need to be registered for online banking and hold an eligible personal HSBC bank current or savings account to use our Global Investment Centre.

Remember that when you access your account online, you'll be making your own decisions without advice. To find out more about getting advice, visit our [advice options page](#).

And if you've any questions, find out [how we can help](#).

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Accessing your account

First things first, you'll need to log on to your Global Investment Centre (GIC) account.

- 1 Log on to online banking as normal.
- 2 Find the GIC Investment account in your list of accounts.
- 3 Click **'My portfolio'** to access your full account.

Researching funds

Now you're logged on, you can start researching our full range of funds.

Start by hovering on **'Investing'** in the top menu to select **'Discover funds'**. There are two ways to search through the full list of funds – either by clicking **Search for funds** or **View all funds**.

- ◆ **Search for funds:** either type in a keyword or pick options from dropdowns to refine your search
- ◆ **View all funds:** from here you can see various types of fund information and compare the performance of up to five funds

Top tip: If you know which investment fund you want to research, type in the fund name or SEDOL (Stock Exchange Daily Official List) code in the **Quick search** box.



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How to buy funds

When you're ready to invest, here's how to place a buy fund order.

1 Select your fund. Once you are logged on hover over **'Investing'** at the top of the page and select **'Discover Funds'**. Use the search function to find the fund you're interested in. Select a fund and you'll be taken to the **'Fund details'** page where you'll find everything you need to know, including all the documents you need to read before buying the fund.

2 Place a fund order. When you're ready to buy, select **'Buy'** from the boxes near the top of the **'Fund details'** page and enter the following information into the **'Buy order details'** page:

(a) **Order instruction:** This will be selected as **'Buy'**.

(b) **Investment account:** This is the account where your investment will be held. Choose your **'ISA Account'** or **'General Investment Account'**.

(c) **Payment account:** Select which HSBC current or savings account you'd like us to take the money from. (If you have available cash in your uninvested cash account, you can select this instead.)

(d) **Amount:** Enter how much you'd like to invest and click **'Preview order'**.

3 Review. Review the information to ensure it's correct and check the tick box at bottom of page to confirm you've read the required documents and agreed to the terms.

4 Confirmation. You'll see a confirmation that we've received your buy instruction.

What happens next?

If you're paying for your funds from an HSBC bank account, we'll move the amount you're investing into your uninvested cash account while we process the purchase.

Within one business day of purchasing your funds, we'll send you a contract note. You'll receive this either via the **'My documents'** section of online banking or by post.

And within five business days, we'll collect the money from your cash account to complete your purchase. To track your buy order, click on the **'Investments transactions'** tab, then click **'Order status'**.



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How to set up a regular savings plan

Instead of logging on every month to place a trade, you can set up automatic investments.

- 1 Select your fund.** Once you're logged on, hover over **'Investing'** at the top of the page and select **'Discover Funds'**. Use the search function to find the fund you're interested in. Select a fund and you'll be taken to the **'Fund details'** page where you'll find everything you need to know, including all the documents you need to read.
- 2 Place order to set up regular savings plan.** If you're happy with your fund selection, select **'Regular savings plan'** then enter the following information:
 - (a) Regular savings plan name:** Enter a name that you'll recognise. It could be linked to your investing goal e.g. retirement fund
 - (b) Investment account:** Choose your **'ISA Account'** or **'General Investment Account'**.
 - (c) Payment account:** Select which HSBC current or savings account you'd like us to take the money from.
 - (d) Regular savings amount:** Enter amount to invest each month.
 - (e) Regular savings date:** Select the date you'd like the payment to be taken from your account.
 - (f) Start month:** Select the month you want us to collect your first payment and then select **'Preview order'**.
- 3 Review.** Review the information to ensure it's correct then check the tick box at the bottom of the page and click to confirm you've read the required documents and agreed to the terms.
- 4 Confirmation.** You'll see a confirmation that we've set up your regular savings plan.

Please note: to set up a regular savings plan into an ISA Account, your ISA must be active. See **'How to reactivate your ISA'** for more details.

What happens next?

We'll send you confirmation of the Regular Savings Plan set up. You'll receive this either via the **'My documents'** section on your online banking or by post.

Each regular savings plan payment invested will appear in your regular Global Investment Centre statements. You'll also be able to see the transactions via the **'Investments transactions'** tab in your online Global Investment Centre.

If you have insufficient money in your payment account or not enough ISA allowance remaining and we're unable to collect a payment, your regular savings plan will be cancelled. We'll notify you either via the **'My documents'** section on your online banking or by post.



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How to switch funds

If you want to change the balance of investments in your portfolio, you can switch from one fund to another fund.

- 1 Find the fund.** Click on **'Account summary'**, select **'My holdings'**, find the fund you want to switch from and click **'Trade'**. This will take you to the **'Fund details'** page.
- 2 Place a fund order.** When you're ready, select **'Switch'** from the boxes near the top of the page and enter the following information into the **'Switch order details'** page:
 - (a) Order instruction:** This will be selected as **'Switch'**.
 - (b) Investment account:** This displays the account(s) where your fund is held.
 - (c) Amount to switch:** Select whether you want to **'Switch all'** of your current fund or **'Switch part'**. If switching a partial amount, enter how much you'd like to switch out: either a GBP amount or an amount of shares. Click **'Continue'**.
- 3 Select a fund to switch to.** Either enter the fund name or SEDOL code or use the **'Search for funds'** option, then click **'Preview order'**.
- 4 Review.** Review your order to ensure it's correct then check the tick box at the bottom of the page and click to confirm you have read the required documents and agreed to the terms.

- 5 Confirmation.** You'll see a confirmation that we've received your instruction

Please note: this is how to switch funds you've chosen yourself. If you want to switch funds you've bought through an adviser, call us and we'll do this for you over the phone.

What happens next?

Switch trades normally take longer than a buy trade because we need to sell shares from the existing fund before we can purchase shares from the new fund.

Within one business day of switching your funds, we'll send you a contract note. You'll receive this either via the **'My documents'** section on your online banking or by post.

To track your switch order, click on the **'Investments transactions'** tab, then click **'Order status'**.



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How to sell funds

Part of managing your own investments is deciding which funds you want to sell and when.

- 1 Find the fund.** Click on **'Account summary'** and select **'My holdings'**, find the fund you want to sell and click **'Trade'**. This will take you to the **'Fund details'** page.
- 2 Place a fund order.** When you're ready, select **'Sell'** from the boxes near the top of the page and enter the following information into the **'Sell order details'** page:
 - (a) Order instruction:** This will be selected as **'Sell'**.
 - (b) Investment account:** Choose your **'ISA Account'** or **'General Investment Account'**.
 - (c) Amount to sell:** Select whether you want to **'Sell all'** of your current fund or **'Sell part'**. If selling a partial amount, enter how much: either a GBP amount or an amount of shares. Click **'Preview order'**.
- 3 Review.** Review your order to ensure it is correct then check the tick box at the bottom of the page and click to confirm you have read the required documents and agreed to the terms.
- 4 Confirmation.** You'll see a confirmation page that we've received your instruction.

What happens next?

Within one business day of selling your funds, we'll send you a contract note. You'll receive this either via the **'My documents'** section on your online banking or by post.

The proceeds of the sale will be paid to your uninvested cash account within five business days of us receiving your sell order.

When you sell fund shares from an ISA Account, the cash you receive in your ISA's cash account stays within your ISA wrapper. This means it retains its tax-efficient status so you can re-invest it into another fund or funds whenever you're ready.

Remember that if you transfer money out of your ISA's cash account into a current or savings account, it will lose its tax-efficient status.

To track your sell order, click on the **'Investments transactions'** tab, then click **'Order status'**.



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What is your uninvested cash account?

It's a linked account that plays an important role in how you manage your investments online. If you have a general investment account and an ISA, you'll have two uninvested cash accounts – one for each type of account.

Here's how and when you'll use your uninvested cash account(s):

- ◆ **Paying in cash** You can move cash into your uninvested cash account and leave it there until you're ready to invest. If you move money into your ISA uninvested cash account, it counts as an ISA subscription. It will remain here until you [place a buy order](#) to invest.
- ◆ **Buying funds** When you place a buy order, the cash sits in your uninvested cash account while we process the trade. It takes up to four business days to complete the purchase.
- ◆ **Selling funds** When you place a sell order online, the proceeds of the sale will be paid into your uninvested cash account within four business days. The cash will remain here until you decide to either [place a buy order](#) to reinvest or make a withdrawal.
- ◆ **Transferring in cash from ISAs** If you transfer in cash from another ISA provider, the money will be paid into your ISA uninvested cash account. It will remain here until you [place a buy order](#) to invest.

- ◆ **Receiving income from funds** If you invest into income share class funds, the dividends or interest the fund pays may be paid to your uninvested cash account. If you'd like to change how your income is handled, please call us.

Bear in mind:

- ◆ Your uninvested cash accounts pay 0% interest so they're not a good place to hold your cash for long periods.
- ◆ Your uninvested cash account is an integral part of the account. So you can't close it without also closing your general investment account and/or your ISA account.



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How to modify or cancel a regular savings plan

You can change the amount you invest, the collection date or the account the payment is taken from.

- 1 Once you're logged on, hover over **'Investing'** at the top of the page and then select **'Regular Savings Plan'**. On this page, you'll see a list of all the regular savings plans you have in place, along with details of their status (**'Active'** or **'Terminated'**) and your past payment history.
- 2 Click on the down arrow next to the plan name on the left-hand side of the page.
- 3 If you're able to modify the plan yourself, you'll see **'Modify'** and **'Terminate'** buttons. If you can't see these buttons, see the note below.
- 4 Select the relevant button and follow the steps on screen.
- 5 You'll see a confirmation page confirming your regular savings plan has been modified or terminated. We'll also send you a confirmation either via the **'My documents'** section on your online banking or by post.

Please note: If your plan was set up when you received financial advice from us or is associated with certain types of product that have been discontinued, you won't be able to amend your plan online. If so, please call us and we can modify or cancel your plan over the phone.



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How to reactivate an ISA

If you're unable to top up your existing ISA, here's how you can reactivate it.

An ISA can become inactive for a number of reasons, including:

- ◆ No subscriptions were made in the previous tax year.
- ◆ A declaration to make subscriptions has not yet been completed.
- ◆ Your jurisdiction of tax residence may have changed.

If you're still eligible to make ISA subscriptions, the quickest and easiest way to reactivate an ISA is by calling us on **03456 076180** (lines are open from 8am to 6pm Monday to Friday excluding public holidays).

After the call, your ISA will be active once again and you can invest into it online up to your yearly ISA subscription limit.

If you would prefer you can reactivate an ISA by post. Hover over **'Investing'** and select **'Re-activate your ISA'**. Complete and return the form entitled **'ISA Subscription Application'** and we'll write back to confirm once we've reactivated your ISA.

And if you don't have a printer, just give us a call and we'll send you the form.



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How to transfer in from other ISAs or providers

If you'd like to move ISAs or non-ISA funds to your new account, here's how to do it.

You can transfer in the following to your Global Investment Centre account:

- ◆ Cash ISAs
- ◆ Stocks and Shares ISAs with other providers – either cash or fund holdings (if we offer the same fund as your current provider)
- ◆ Holdings held outside an ISA (providing we offer the same fund as your current provider)

To make a transfer, you'll need to fill in the relevant transfer form and transfer authority form and post these to us using the address on the forms. You can find the forms by logging on, going to **'My portfolio'**, hovering on **'Investing'** in the top menu and selecting **'Transfer funds'**.

If you don't have a printer, just give us a call and we'll send you the forms.



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How to move funds from your GIA into your ISA

If you have funds in your general investment account, you may want to reinvest them into your ISA to take advantage of your yearly ISA allowance.

To do this, you'll need to have an [active ISA](#) and follow the steps below:

- 1 Sell funds from your general investment account (GIA).** See [how to sell funds](#).
- 2 Wait until the funds have sold.** The proceeds will be paid into your GIA uninvested cash account within five business days.
- 3 Move money to your ISA uninvested cash account.** From your online banking account screen, select '**GIC GIA uninvested cash account**' from list of accounts. Then select '**Move money**' and use the dropdown box to move money to your '**GIC ISA uninvested cash account**'.
- 4 Buy funds in your ISA:** See [how to buy funds](#), making sure you select 'ISA uninvested cash account' as the payment account.

What happens next?

Within one business day of selling your funds in the general investment account, we'll send you a contract note. You'll receive this either via the '**My documents**' section on your online banking or by post.

And once you've placed a buy trade into your ISA, we'll send you a contract note for that trade too.

To see the value of your shares, go to '**My summary**' in the top menu, then click on '**Global Investment Centre**'.

You can track your sell and buy orders, click on the '**Investments transactions**' tab, then click '**Order status**'.



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Any questions?

Here's where you can find the answers.

After logging into your Global Investment Centre account, click on the '**? Help**' link in the top right-hand side of the page to find our frequently asked questions and a handy glossary.

If you'd like more information about your Global Investment Centre account, you can read the [key features document](#) and [terms and conditions](#).

Or if you'd prefer to speak to one of our team, please call **03456 076 180**. We're here from 8am to 6pm Monday to Friday, apart from public holidays.

And remember, if you're not sure about investing, please consider taking [financial advice](#).



