

THE CLUB HNB : CREATING A BRAND THAT IS A PART OF YOUR LIFESTYLE

What makes us different as a financial solution provider?

There are multiple offers out there who do the same and at the core, innovation of products and investment tools are very similar and clonable.

Then what makes us, the Club HNB different? That differentiation comes in our value proposition and experiences - how we choose to embed ourselves in our customers' lives, and the key to that is how we engage our customers, creating powerful emotional bonds.

At the Club HNB, we offer more than just financial solutions. We offer experiences that capture our customers' aspirations and interests.

Here are some of the interesting ways we choose to engage.

THE CLUB HNB WALKING GROUP

We have created a growing community of Club members and their families who want to stay active physically and mentally, encouraging a healthy lifestyle while enjoying the company of like-minded people. The challenges and activities we curate around this activity create strong community ethics. It has helped us build a sense of trust and credibility which is essential for building long-term relationships with multiple generations of clients.



Michelle De Silva VP - Private Banking HNB

THE LEGACY OPEN

Golf is a sport that Club HNB has always advocated through its key association with the Millennium Trophy at the RCGC. Last year, we took a bold step to host our very own golf event the Legacy Open at the NEGC. This event focused on bringing together a group of premier golf players. HNB with its historical branch office in Nuwara Eliya and its roots in the hill country, the NEGC was an obvious choice to launch the Legacy Open. The 2-day tournament played on the breathtaking golf course, gave us an opportunity to spend time with our clients and their families, sharing their passion for golf and getting to know them better while supporting the sport to grow and maximize its potential.

THE HNB PRIVATE BANKING EXPERIENCE PROGRAMME

We understand that the segment of customers we are privileged to serve are no longer solely fixated on accumulating material possessions, they are chasing something far more captivating - experiences!

The HNB Private Banking Programme offers exceptional transformative experiences to reward customers who opt to route their transactions through HNB, maintaining substantial average balances in their current/savings accounts.

Staging experiences that are memorable, from camping and wildlife, to music and arts to wellness and family vacations - we have thought of it all!

VISA CLUB INFINITE CARD

The Visa Club Infinite card is a lifetime free card that gives you access to exclusive benefits.

Elevated Travel Experiences

The complete travel benefits which include the 24/7 Visa concierge is your digital personal assistant and lifestyle guide, giving you access to extraordinary experiences through a curated range of services, amenities and exclusive privileges to create memories with family and friends.

Dining Benefits

Indulge with your loved ones at a wide range of premier restaurants and cafes in the APAC region with complimentary treatments and curated discounts.

LIFESTYLE BENEFITS

BBC Maestro is a subscription based streaming platform created to educate and inspire people to explore their creativity.

These are some of the few ways, we reach out to engage with the clients we serve, offering experiences that create memories that will last a lifetime!



Luxury made effortless just for you

With Visa Club Infinite, we redefine luxury service. From the moment you step into our world, you'll encounter a level of personalized assistance that transcends expectations. Our seasoned concierge team is also available on WhatsApp to be your compass in a bustling world. Whether it's securing coveted reservations at Michelin-starred restaurants, arranging private yacht charters, or curating bespoke travel itineraries, we've got you covered.

Click to view Visa Concierge Benefits

For further information +94 (0) 11 2027106





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STRIDE FOR WELLNESS: THE CLUB HNB WALKING GROUP

The Club HNB Walking Group kicked-off their inaugural excursion on the 18th January 2025 from the Club HNB premises at Greenpath and proceeded towards the Port City and back, covering a distance of over 5km. This initiative was created taking into consideration today's fast-paced world, where stress levels are high and screen-time is ever increasing. At this juncture, taking care of our physical and mental wellbeing has become of utmost importance. In addition to keeping fit, these weekly walks also foster a sense of camaraderie among its participants. We at Club HNB wish to embrace this activity not just as a form of exercise, but as a lifestyle choice that facilitates holistic wellness.





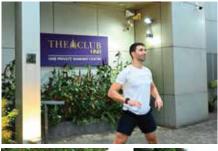


























CYBERSECURITY FOR INVESTORS SHIELDING INVESTMENTS AND SECURING FUTURES

In today's interconnected world, every one of us face a unique set of cybersecurity challenges. Especially a high net-worth individual, with substantial assets and often a public profile are prime targets for cybercriminals. The threat landscape is constantly evolving, with cybercriminals employing increasingly sophisticated methods to exploit vulnerabilities. This comprehensive introduction covers the key aspects as an investor you should consider when safeguarding your wealth and personal information.

THE GROWING THREAT OF CYBERCRIME

Cybercrime is a booming business, with global damages expected to reach \$9.5 trillion this year. High net-worth individuals are particularly attractive targets due to their significant assets and public visibility. Cybercriminals use a variety of tactics, including phishing, ransomware, and social engineering, to gain access to sensitive information and financial resources. The consequences of a successful cyberattack can be devastating, leading to financial loss, reputational damage, and legal liabilities.

Common Cyber Threats

- Phishing Scams: These attacks trick individuals into revealing sensitive information by posing as legitimate entities. Phishing remains one of the most prevalent cyber threats, often leading to further crimes such as identity theft and financial fraud.
- Ransomware Attacks: Ransomware locks users out of their systems until a ransom is paid.
 These attacks have become increasingly sophisticated and targeted towards high net-worth individuals.
- Social Engineering: This tactic exploits human psychology to manipulate individuals into divulging confidential information or granting access to secure systems. Social engineering attacks can be highly personalized, making them difficult to detect.
- Identity Theft: Cybercriminals steal personal information to impersonate individuals, leading to financial loss and reputational damage. Identity theft can have long-lasting effects, making it crucial to protect personal data.



Suresh Emmanuel
SVP - Information Security / CISO
HNB

THE IMPORTANCE OF CYBER HYGIENE

Maintaining good cyber hygiene is essential for protection against cyber threats. This includes using strong, unique passwords for each account, enabling multi-factor authentication while regularly updating software and systems. Additionally, being cautious with email and online interactions can prevent falling victim to phishing and social engineering attacks.

Important Security Hygiene Practices

Use Strong, Unique Passwords

What it is: Creating complex passwords that are difficult to guess and not reusing them across multiple accounts.

Why it matters: Strong, unique passwords are the first line of defense against unauthorized access. Using a password manager can help generate and store complex passwords securely.

• Enable Multi-Factor Authentication (MFA)

What it is: Adding an extra layer of security by setting two or more verification methods.

Why it matters: Even if a password is compromised, MFA can prevent unauthorized access. For instance, after entering a password, a user might need to confirm their identity through a text message or an authentication app.

Regularly Update Software and Devices

What it is: Keeping operating systems, applications, and security software up to date.

Why it matters: Regular update patches resolve vulnerabilities, reducing the risk of exploitation by cybercriminals. Enable automatic updates whenever possible to ensure you are always protected.

Be Cautious of Phishing Attempts

What it is: Recognizing and avoiding suspicious emails / messages that attempt to steal sensitive information. Sometimes the scammer might impersonate someone you know by spoofing their emails to scam you, requesting funds.

Why it matters: Phishing is a common method used by cybercriminals to gain access to personal information. Always verify the sender's email address and avoid clicking on suspicious links or attachments.

Secure Your Home Network

What it is: Implementing security measures such as strong Wi-Fi passwords and using a firewall.

Why it matters: A secure home network prevents unauthorized access to your devices and personal information. Regularly update your router's firmware and avoid using default passwords.

Protect Physical Devices

What it is: Ensuring laptops, smartphones, and other devices are secure.

Why it matters: Physical access to devices can lead to data breaches. Use strong passwords, biometric locks, and keep devices updated with the latest security patches. An industry standard anti-virus protection and laptop encryption are non-negotiable must have security controls.

Educate Yourself and Your Family

What it is: Learning about common cyber threats and safe online practices.

Why it matters: Increasing awareness reduces the risk of falling victim to cyberattacks. Regularly discuss cybersecurity with your family and ensure everyone understands the importance of these practices.

Always Verify Information Before Sharing

What it is: Taking steps to confirm the accuracy of information before sharing it online.

Why it matters: Verifying information helps prevent the spread of misinformation and protects against social engineering attacks. Check the source, look for supporting evidence, and consult trusted experts if in doubt.

Safeguard Against Social Media Scams

What it is: Being cautious about the information shared on social media and recognizing potential scams.

Why it matters: Social media platforms are prime targets for scammers. Avoid sharing sensitive information, verify the legitimacy of profiles before engaging, and be wary of unsolicited messages or friend requests.

Protect Against OTP Sharing Scams

What it is: Being vigilant about sharing one-time passwords (OTPs) and recognizing fraudulent requests.

Why it matters: OTP scams involve tricking individuals into revealing their OTPs, which can lead to unauthorized access to accounts. Never share your OTP with anyone and be cautious of phishing attempts or fake customer support calls asking for your OTP.

CONCLUSION

Cybersecurity is a critical concern for high net-worth investors. By understanding the threat landscape and implementing robust security measures, you can protect your assets and personal information. Maintaining good cyber hygiene, such as using strong passwords, enabling MFA, and securing your home network is essential in safeguarding against cyber threats. For those interested in deepening their knowledge, exploring the latest advancements in cybersecurity, we can offer valuable insights into protecting your digital assets.



CLUB EVENTS

FAMILY BUSINESS LEGACY



THE HNB LEGACY OPEN GOLF TOURNAMENT



The HNB Legacy Open 2024, hosted at the picturesque Nuwara Eliya Golf Club, concluded on 28th September 2024. The event combined a day of thrilling golf with an evening of entertainment and camaraderie, setting the stage for a new tradition that celebrates excellence while fostering meaningful connections.

OKTOBERFEST 2024

We cherish unforgettable memories at Oktoberfest at Waters Edge with HNB Credit Cards!

From lively laughter and energetic dancing, to authentic Bavarian flavours, it was the ultimate Oktoberfest experience in Colombo.













SOLO CHRISTMAS POP-UP MARKET



Reliving the festive magic of The Club HNB Christmas Pop-Up Market with SOLO - from the glow of twinkling lights to the joy of cheerful crowds, the evening was brimming with unforget-table moments. Guests enjoyed shopping from an array of vendors offering exciting discounts, swayed to live music, and were captivated by the enchanting performances of the Soul Sounds Academy Choir.

The atmosphere was alive with laughter, games, surprises, and gifts, while the little ones experienced pure delight when meeting Santa!

UPCOMING EVENTS

