HSBC

Global Private Banking

Video transcript Nurturing family harmony

- 00:05 To me, family values are respecting your elders, respecting individuals across generations. Being loving and caring to the wider family and compromising when there are differences in opinions.
- 00:05 Ms. Susanna Lau | Managing Director, Lei Shing Hong Capital Limited

 Nurturing family harmony
- 00:21 In the early 2000s, my late uncle set up a trust with HSBC Trustee and it has been led by my eldest brother since then. The trust is like a big umbrella in protecting the family and binding family members closer together.
- 00:36 The trust sets a framework for family governance, succession planning, and charity. HSBC Trustee is there to help preserve the family's wealth and legacy.
- 00:48 HSBC always gives us professional advice and guidance, when there are any issues that arise.
- 00:55 The family puts a lot of emphasis on unity. Trust is something that keeps the family together in harmony.
- 00:59 Ms. Karin Lau | Director, Futron Capital Limited
- 01:03 It reminds us who we are, and how we should take care of everyone. When my dad passed away, I knew very little about the trust. And I have a lot of complicated things that I needed to handle together with my brothers. But the trustee came in, guided us, supported us. They even brought in specialists from the outside and explained to us all sorts of different things. And in the end, we came up with a plan that met everyone's needs. I really appreciate what they did. Now that my brothers and I have our own families, we also entrust the trustee to help us and they give very good suggestions that we never thought of. Trustee supports us as individuals but also as family members.
- 01:46 Trust is like a universal language. All the members are connected to this backbone. And we are a big family, so we all have different interests and different characters, but the trust lets us communicate with each other openly and allows that to continue. That's a great thing that HSBC Trustee can give to us.

- 01:50 Mr. Andy Lau | Chief Executive Officer, ACW Group
- 02:07 I'm actively involved in the family trust, because I'm well respected, trusted and liked by all the family members. I can better look after the interests and benefits of the family members.
- O2:21 Susanna is a very important person in the family. She devoted so much of her time organising family gatherings, celebrations, holiday trips so that we can spend time with each other, so we can bond with each other. If we don't have a gardener and facilitator like her, we wouldn't be creating such family harmony and unity. Every one of us trusts her so much because she treats us very fairly, and she loves us dearly. For me, my dad passed away and my mum was sick, so whenever I have a big decision to make, I will just come to Susanna to help me and guide me. She's like a mother to all of us. I really appreciate all her support and guidance all these years.
- 03:04 I think you cannot find a person like Aunt Susanna. It's really rare. It's like a gem. As Karin said, I think that's just a small part of her. She, deep down, knows what you want, so she can reach down into you. She will extend that help unconditionally. So I think it's not just the fairness in her, but it's the total, unconditional love that she's giving to all of us, which is our next generation. So here, Aunt Susanna, we love you.
- 03:36 We love you very much.
- 03:40 One message I want to leave to the future generation of the family is: do your best in life, do not take things for granted, and lastly, be grateful to what the older generations have built for you.