



HSBC Mutual Fund



# Financial tips for a brighter Diwali!



It is the season for plenty of celebration, joy and cheer, and here are a couple of tips on how you can make the most of the festive season.



## Put your Diwali bonus to good use

**Repay:** Clear off your highest interest-bearing loans like credit card bill or personal loan

**Invest:** The smartest way to grow your surplus money is to invest it towards a future goal



## Looking for golden opportunities?

**Physical Gold:** Buy gold as jewellery and accessories

**For investment:** You can invest in Mutual Funds, Gold Mutual Funds and Gold ETFs and also through SIP



## A new car, bike or white goods?

**Look for deals:** Merchants offer the most attractive discounts and deals at this time

**Financial offers:** Credit cards and financial institutions offer interest-free loans and EMIs, so ask your retailer while purchasing



## Out with the old, in with the new!

**Clean your house:** Make space for all the new things you will buy or receive this season

**Clean your Expenses:** Reduce unnecessary expenses, don't splurge and resist temptation to increase your savings

◆ **Happy Diwali!** ◆

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