

Revision of HSBC Premier Account Terms and Conditions

27 July, 2009

HSBC Premier will revise the HSBC Premier Terms and Conditions, which form the basis of the transactions under the HSBC Premier Account. The revised HSBC Premier Terms and Conditions will be implemented with effect from 1 August, 2009.

This revision will be made in regard to the business merge of CCB Inc. (“CCB”) to Japan Credit Information Reference Center Corporation (“JIC”) taking effect on 1 August, 2009. There will be no change in the information itself that HSBC uses and registers.

Main Points of the Revision:

● Use and registration of personal credit information bureau

Due to the change in the personal credit information bureaus that HSBC is affiliated with, their details are updated. The details of the relevant personal credit information bureaus are specified in the Terms and Conditions as well as the relevant Application Forms. For the full provisions of the affected Terms and Conditions, please refer to the Comparative Table of HSBC Premier Terms and Conditions below.

Also, former revisions as of 1 April, 2009 and 14 November, 2008 to the HSBC Premier Terms and Conditions are noted for your reference.

For enquiries, please contact your Relationship Manager or our Call Centre (English 0120-777-268, 24 hours/365 days). Thank you for banking with HSBC Premier.

Yours sincerely,
HSBC Premier

Comparative Table of HSBC Premier Terms and Conditions

(changed part underlined)

Changes effective as of 1st August, 2009

	Current	New						
Section 7, Annex II, Article 1	<p>The name, address, telephone number, etc. of each of the personal credit information bureaus that the Bank is affiliated with are as follows:</p> <p>(i) <u>Consumer Credit Information Bureaus (CCB)</u> (A personal credit information bureau with members mainly of consumer credit companies, and maker-, distributor- and bank-affiliated credit card companies. Please refer to the following website for qualification for membership and member list.) Central Plaza 7F, 1-1 Kagurakashi, Shinjuku-Ku, Tokyo 162-8444 Phone: 0120-440-029 (Toll free) http://www.ccbinc.co.jp/</p> <p>(ii) <u>Personal Credit Information Center (kojin shinyou-jouhou center) of Japanese Bankers Association (KSC)</u> (A personal credit information bureau with members mainly of banks and their affiliated companies.) 3-1, Marunouchi 1-chome, Chiyoda-Ku, Tokyo 100-8216 http://www.zenginkyo.or.jp/pcic/index.html</p> <p>(iii) <u>Credit information bureau allied with the personal credit information bureau in (ii) above:</u> - <u>Japan Credit Information Reference Center Corp. (JIC)</u> http://www.jicc.co.jp Phone: 0120-441-481 - <u>Credit Information Center Corp. (CIC)</u> http://www.cic.co.jp Phone: 0120-810-414</p>	<p>The name, address, telephone number, etc. of each of the personal credit information bureaus that the Bank is affiliated with are as follows:</p> <p>(i) <u>Japan Credit Information Reference Center Corp. (JIC)</u> (A personal credit information bureau with members mainly of consumer credit companies, and maker-, distributor- and bank-affiliated credit card companies, financial institutions and consumer loan companies. Please refer to the following website for qualification for membership and member list.) http://www.jicc.co.jp Phone: 0120-441-481</p> <p>(ii) <u>Personal Credit Information Center (kojin shinyou-jouhou center) of Japanese Bankers Association (KSC)</u> (A personal credit information bureau with members mainly of banks and their affiliated companies.) 3-1, Marunouchi 1-chome, Chiyoda-Ku, Tokyo 100-8216 http://www.zenginkyo.or.jp/pcic/index.html</p> <p>Credit information bureau allied with the personal credit information bureaus above: <u>[deleted]</u> - <u>Credit Information Center Corp. (CIC)</u> http://www.cic.co.jp Phone: 0120-810-414 <u>KSC and JIC above are affiliated.</u></p>						
Section 7, Annex II, Article 2	<p>(First Row in the Chart)</p> <table border="1"> <tr> <td></td> <td><u>CCB</u></td> <td><u>KSC</u></td> </tr> </table>		<u>CCB</u>	<u>KSC</u>	<p>(First Row in the Chart)</p> <table border="1"> <tr> <td></td> <td><u>JIC</u></td> <td><u>KSC</u></td> </tr> </table>		<u>JIC</u>	<u>KSC</u>
	<u>CCB</u>	<u>KSC</u>						
	<u>JIC</u>	<u>KSC</u>						

[For reference: Previous Changes]

Changes effective as of 1 April, 2009

	Current	New
Section 7, Annex II, Article 1	<p>The name, address, telephone number, etc. of each of the personal credit information bureaus that the Bank is affiliated with are as follows:</p> <p>(i) CCB Inc. (“CCB”) (A personal credit information bureau with members mainly of consumer credit companies, and maker-, distributor- and bank-affiliated credit card companies. Please refer to the following website for qualification for membership and member list.) Central Plaza 7F, 1-1 Kagurakashi, Shinjuku-Ku, Tokyo 162-8444 0120-440-029 (Toll free) http://www.ccbinc.co.jp/</p> <p>(ii) Personal Credit Information Center (kojin shinyou-jouhou center) of Japanese Bankers Association (KSC) (A personal credit information bureau with members mainly of banks and their affiliated companies.) 3-1, Marunouchi 1-chome, Chiyoda-Ku, Tokyo 100-8216 http://www.zenginkyo.or.jp/pcic/index.html</p>	<p>The name, address, telephone number, etc. of each of the personal credit information bureaus that the Bank is affiliated with are as follows:</p> <p>(i) Consumer Credit Information Bureaus (CCB) (A personal credit information bureau with members mainly of consumer credit companies, and maker-, distributor- and bank-affiliated credit card companies. Please refer to the following website for qualification for membership and member list.) Central Plaza 7F, 1-1 Kagurakashi, Shinjuku-Ku, Tokyo 162-8444 Phone: 0120-440-029 (Toll free) http://www.ccbinc.co.jp/</p> <p>(ii) Personal Credit Information Center (kojin shinyou-jouhou center) of Japanese Bankers Association (KSC) (A personal credit information bureau with members mainly of banks and their affiliated companies.) 3-1, Marunouchi 1-chome, Chiyoda-Ku, Tokyo 100-8216 http://www.zenginkyo.or.jp/pcic/index.html</p> <p>(iii) Credit information bureau allied with the personal credit information bureau in (ii) above: - Japan Credit Information Reference Center Corp. (JIC) http://www.jicc.co.jp Phone: 0120-441-481 - Credit Information Center Corp. (CIC) http://www.cic.co.jp Phone: 0120-810-414</p>
Section 16, Article 14, Paragraph 3	<p>The name, address, telephone number, etc. of the Affiliated Credit Information Bureaus and the Allied Credit Information Bureaus, the information to be registered therewith and the period of such registration are as follows:</p> <p>(i) Affiliated Credit Information Bureaus: Personal Credit Information Center (kojin shinyou-jouhou center) of Japanese Bankers Association 1-3-1 Marunouchi Chiyodaku Tokyo 100-8216 http://www.zenginkyo.or.jp/pcic/index.html Phone: 03-3214-5020</p> <p>(ii) Allied Credit Information Bureaus: - Any personal credit information bureau which is a member of Federation of Credit Bureaus of Japan (“FCB”) http://www.fcbj.jp Phone: 0120-441-481 (To be connected to the nearest personal credit information bureau which is a member of FCB) - Credit Information Center Corp. (“CIC”) http://www.cic.co.jp Phone: 0120-810-414</p>	<p>The name, address, telephone number, etc. of the Affiliated Credit Information Bureaus and the Allied Credit Information Bureaus, the information to be registered therewith and the period of such registration are as follows:</p> <p>(i) Affiliated Credit Information Bureaus: Personal Credit Information Center (kojin shinyou-jouhou center) of Japanese Bankers Association 1-3-1 Marunouchi Chiyodaku Tokyo 100-8216 http://www.zenginkyo.or.jp/pcic/index.html Phone: 03-3214-5020</p> <p>(ii) Credit information bureaus allied with the above bureau: -Japan Credit Information Reference Center Corp. (“JIC”) http://www.jicc.co.jp Phone: 0120-441-481 -Credit Information Center Corp. (“CIC”) http://www.cic.co.jp Phone: 0120-810-414</p>

Changes effective as of 14 November, 2008

	Current	New
Section 4, Article 4, Paragraph 1, Item (iii)	<p>(iii) Non-Renewal Type: The Bank will proceed with credit entry of the aggregate sum of the principal and interest of the Time Deposit to the Designated Account on the next business day of the maturity date with value of the maturity date.</p>	<p>(iii) Non-Renewal Type: The Bank will proceed with credit entry of the aggregate sum of the principal and interest of the Time Deposit to the Designated Account on the maturity date.</p>
Section 12, Article 5, Paragraph 2	<p>The Purchase Service shall be deemed to have been applied for when the Customer has filled in all the necessary items on the foreign currency purchase request form and the desired Foreign Currencies etc. for purchase, together with such foreign currency purchase request form, shall have been received by the Bank.</p>	<p>The Purchase Service shall be deemed to have been applied for when the Customer has filled in all the necessary items on the foreign currency purchase request form and the desired Foreign Currencies etc. for purchase, together with such foreign currency purchase request form, shall have been received by the Bank. The Bank is not responsible for any loss during shipment by registered mail. The Customer is responsible for all shipping costs.</p>

HSBC 香港上海銀行

The Hongkong and Shanghai Banking Corporation Limited
Incorporated in the Hong Kong SAR with limited liability

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