

Product Fact Sheet

As of 1, April 2011

Product Name	Overdraft Facility (unsecured)
Brief Description of Service	The Overdraft Facility is available through the Yen Savings Account of the Customer's HSBC Premier Account, in the unit of JPY1 or more to the extent of the prescribed Authorised Limit Amount (up to JPY500,000). Notwithstanding the foregoing, under certain limited circumstances, the Bank may allow an Unauthorised Overdraft in excess of such Authorized Limit Amount. For details, please refer to the explanations in "Authorised Limit Amount and Unauthorised Overdraft" below.
Eligible Customer	The service is available to the Customer who satisfies all the following requirements: <ul style="list-style-type: none"> ➢ Individual customer holding the HSBC Premier Account who has applied for this service and who has deposited JPY10,000,000 or more to the HSBC Premier Account; and ➢ Customer of the age of 20 or older and 75 or younger at the time of application for this service.
Denomination	JPY only
Purpose of Fund Usage	No restriction on the purpose of fund use.
Interest on Overdraft	<p>1. Overdraft Interest Rate: The interest rate applicable to the overdraft within the Authorised Limit Amount is a floating rate.</p> <ul style="list-style-type: none"> • It will be set by the Bank reflecting the market interest rates, and may be changed at any time at the Bank's sole discretion. • Please enquire the HSBC Premier Call Centre or contact HSBC branches (HSBC Premier Centres) in Japan for the latest applicable interest rate. <p>2. Calculation of Overdraft Interest: Overdraft interest for a calendar month will be calculated daily at the applicable Overdraft Interest Rate on the outstanding overdraft balance for a unit of one Yen (JPY1) from the 1st day until the last day of that calendar month. Interest will be calculated daily on a pro rata basis for a 365-day year.</p> <p>3. Payment of Overdraft Interest: Overdraft interest for a calendar month will be automatically charged, on the Interest Payment Day which is the 1st business day of the following calendar month (it will be processed after the close of business of such Interest Payment Day), to the Yen Savings Account of the Customer's HSBC Premier Account. If the available balance in such Yen Savings Account on the Interest Payment Day is less than the overdraft interest amount so charged, the amount of such shortfall will be added to the principal of the overdraft as of such Interest Payment Day.</p>
Repayment Due and Security Conditions	There is no specified term for the repayment of overdraft. Also, no security is required for this service.
Repayment of Overdraft Balance	All funds deposited or otherwise credited to the Yen Savings Account will automatically be applied to the repayment of the overdraft. Further, if the service is terminated or the transaction thereunder is suspended, the Customer is required to immediately pay all the outstanding balance of the overdraft together with the accrued interest thereon. Similarly, if the Authorised Limit Amount is reduced, the Customer is required to immediately pay the outstanding overdraft balance in excess of such reduced Authorised Limit Amount.
Fee and Charge	No fee or charge will be applicable for the service application, drawdown and (re)payment under this service.
Authorised Limit Amount and Unauthorised Overdraft	The Authorised Limit Amount (up to JPY500,000) applicable to the specific Customer will be the amount notified to such Customer by the Bank. Notwithstanding such Authorised Limit Amount, the Bank may allow a temporary Unauthorised Overdraft to the Customer under the following circumstances: <ul style="list-style-type: none"> • On the Interest Payment Day, if the Yen Savings Account has an available balance (together with the amount available under this service) of less than the amount of overdraft interest due

	<p>and payable, the Bank may allow a temporary Unauthorised Overdraft only to the extent of such shortfall.</p> <ul style="list-style-type: none"> • On the scheduled repayment date of the HSBC Premier Credit Card, if the Yen Savings Account has an available balance (together with the amount available under this service) of less than the amount of required payment on such repayment date, the Bank may allow a temporary Unauthorised Overdraft only to the extent of such shortfall.
Repayment and Applicable Interest Rate of Unauthorised Overdraft	<p>The Customer is required to promptly repay the Bank the Unauthorised Overdraft balance, which is the amount of overdraft in excess of the Authorised Limit Amount, irrespective of whether the demanded therefor has been made by the Bank. If the Customer fails to so repay the Bank, the Bank may at any time suspend or otherwise limit the Customer's transactions under the HSBC Premier Account.</p> <p>The Unauthorised Overdraft will bear interest at the interest rate equal to the Overdraft Interest Rate + 6% p.a., which may be varied by the Bank when the Overdraft Interest Rate is varied.</p>
Default Interest	<p>In the event that the Customer fails to promptly repay the Unauthorised Overdraft balance or that the Customer is unable to fulfil his/her other payment obligations owed to the Bank under this service, the Bank will charge the default interest at the rate of 14.6% p.a. (calculated daily on a pro-rata basis for a 365-day year).</p>
Others	<ul style="list-style-type: none"> • In order to use this service, the Customer is required to submit the application form. • Notwithstanding the foregoing, the Bank may, in its sole discretion, terminate this service, suspend any transaction thereunder, or reduce the Authorised Limit Amount at any time. • The Bank will review the application for the service, after it is submitted to the Bank. Please be advised in advance that as a result of such review, there may be a case that the Bank can not meet the applicant's request.
Designated Dispute Resolution Body which the Bank has concluded an agreement with	<p>一般社団法人全国銀行協会(Japanese Bankers Association) Contact information: JBA Customer Relations Center Phone 0570-017109 or 03-5252-3772</p>

➤ **Bank Name, Address in Japan, Where to call**

The Hongkong and Shanghai Banking Corporation Limited
HSBC building, 11-1 Nihonbashi 3-chome, Chuo-ku, Tokyo

For any inquiry, please contact our branches or HSBC Premier Call Centre (English 0120-777-268)