



12 December 2007

**HSBC IN ATM TIE-UPS WITH
JAPAN POST BANK AND SEVEN BANK**
HSBC PREMIER CUSTOMERS WILL HAVE ACCESS TO A
COMBINED NETWORK OF 39,000 ATMS IN JAPAN

HSBC, one of the world's largest banking and financial services organisations, has entered into agreements with Japan Post Bank and Seven Bank that will give HSBC Premier customers ATM access to some 39,000 ATMs in Japan. HSBC Premier customers will be able to use their Premier cards at the ATM networks of Japan Post Bank, which has the largest network in Japan, and Seven Bank, which also has a very large nationwide network and is accessible 24-hours a day, 365 days a year. Customers will be able to withdraw and deposit funds and check their balances through these ATM networks.

The new HSBC Premier service is scheduled to begin in January 2008 in Japan. Upon opening an HSBC Premier account, customers will receive an HSBC Premier International ATM Card. The card can be used at the Japan Post Bank and Seven Bank ATMs in Japan, at more than 17,000 HSBC ATMs, both in Japan and overseas, and VISA Plus ATMs worldwide.

No withdrawal fees will be charged when using the HSBC Premier International ATM Card, except under certain conditions, as described in the fee schedule below.

Major features of the HSBC Premier International ATM Card:

- Customers will be able to withdraw local currency 24-hours a day, 365 days a year, from over 17,000 HSBC ATMs around the world, including at over 250 HSBC Premier Centres in 35 countries and territories. In addition, customers can withdraw local currency abroad from over one million ATMs operated by VISA Plus.
- All domestic HSBC ATMs will feature cutting-edge technology for increased security including biometric recognition. This technology reads the unique vascular characteristics of a customer's finger.

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Principal members of HSBC in Japan are:
The Hongkong and Shanghai Banking Corporation Limited
HSBC Securities (Japan) Limited
HSBC Investments (Japan) K.K.

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- HSBC Premier International ATM Cards are embedded with IC and FeliCa chips. By placing the card on a designated chip-reading device at an HSBC Premier Centre, customers will be able to see their account information displayed instantly on the screen of his or her Relationship Manager's computer, thus saving time and making banking a more pleasurable and efficient experience while providing a more personalised service.

● ATM Usage Fees

Types of ATM	Types of usage	Fees	Remarks
Domestic HSBC ATMs	Withdraw Deposit Balance Enquiries	Free of charge	Available 24-hours a day, 365 days a year (except between 23:55 - 0:05)
Overseas HSBC ATMs	Withdraw Balance Enquiries	<u>Usage fee</u> : Free of charge <u>Foreign Exchange fee</u> : HKD Withdrawals: Free of charge <u>Other Currency Withdrawals</u> : 1% of amount withdrawn *1 <u>Balance Enquiries</u> : Free of charge	*1 For transactions made via the HSBC ATM network, the money withdrawn is first converted into Hong Kong Dollars (HKD) at the daily exchange rate (a fee of 1% of the withdrawn amount is charged as an exchange rate) set by HSBC. The HKD amount is then converted into JPY at HSBC's mid-rate without any additional fee when debiting the amount from the customer's account.
Seven Bank ATMs	Withdraw Deposit Balance Enquiries	Free of charge *2	Available 24-hours a day, 365 days a year (except between 23:55 – 0:05) *2 All Seven Bank ATM transaction fees will be waived until 31 Dec 2008. From 1 Jan 2009, up to 5 transactions will be free of charge for each statement month, with JPY105 being charged for each additional transaction. Transaction charges will be debited from the customer's account in the following month.
Japan Post Bank ATMs	Withdraw Deposit Balance Enquiries	Free of charge*3	Available during Japan Post Bank's ATM opening hours *3 Up to 5 transactions will be free of charge for each statement month, with JPY105 being charged for each additional transaction. Transaction charges will be debited from the customer's account in the following month.
Overseas non-HSBC ATMs	Withdraw Balance Enquiries	<u>Usage fee</u> : Free of charge <u>Foreign Exchange fee</u> : No HSBC charge *4 <u>Enquiry</u> : Free of charge	*4 For each transaction made via the VISA/Plus ATM network, the money withdrawn is first converted into USD at the daily exchange rate (a fee of 1% of the withdrawn amount is charged as an exchange rate) set by VISA International. The USD amount is then converted into HKD at HSBC's mid-rate without any additional fee and then into JPY when the amount is debited from the customer's account. Some CD/ATMs may apply a transaction charge or additional foreign currency exchange charge for usage.

All above fees are tax inclusive. The above fees are subject to change without notice.

- Design of HSBC Premier International ATM Card



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Notes

HSBC Group

The HSBC Group is one of the largest banking and financial services organisations in the world. The Group has over 10,000 offices in 83 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa, serves over 125 million customers and has assets of US\$2,150 billion at 30 June 2007.

The Hongkong and Shanghai Banking Corporation Limited

Established in Hong Kong and Shanghai in 1865, The Hongkong and Shanghai Banking Corporation Limited is the founding member of the HSBC Group. It established its first branch in Japan in Yokohama in 1866, making it the oldest bank operating in Japan today. With branches in Tokyo and Osaka, the bank primarily provides corporate financial services to Japanese and multinational corporations.

HSBC Premier

Launched internationally in May 2007, HSBC Premier is the first truly global personal wealth management service offering individually tailored financial solutions for the growing number of mass affluent individuals. Globally, HSBC Premier serves over 2 million customers through 250 international Premier Centres in 35 countries and territories. In Japan, the HSBC Premier service will target individuals estimated to have liquid financial assets of at least JPY10 million.

Japan Post Bank

Japan Post Bank was established on 1 October 2007 in accordance with the privatization of the former Japan Post Corporation, which was split into four companies, including the Japan Post Bank, which operates under the Japan Post Holdings Co. With assets exceeding 220 trillion yen, the Japan Post Bank is one of the largest banks in the world. In carrying on the operation of their predecessor, including postal savings, the Japan Post Corporation and Japan Post Bank offer a variety of financial services through the nationwide network of post offices and directly managed branches.

Seven Bank

Seven Bank is a Japanese bank owned by Seven & I Holdings Co., a large retail group. Seven Bank has the largest ATM network among convenience store franchises and other locations.

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