



[Announcement]

28 July, 2009

**HSBC PREMIER FOREIGN CURRENCY ATM CARD SERVICE
LAUNCHED**

**CUSTOMERS CAN WITHDRAW DIRECTLY FROM THEIR FOREIGN
CURRENCY ACCOUNTS VIA OVERSEAS HSBC ATMs WITH NO
CONVERSION FEES**

HSBC Premier, the international wealth management service of the HSBC Group, one of the world's largest banking and financial organisations, has launched a new convenient, cost-saving service offering customers the opportunity, when overseas, to withdraw from their Multi Currency Savings Accounts directly via any of HSBC's network of 19,000^{*1} ATMs and PLUS network ATMs around the world. Customers can now apply for the new "HSBC Premier Foreign Currency ATM Card" service^{*2}.

Using this new service, while travelling abroad for business, leisure or study purposes, cardholders will be able to make withdrawals from a line-up of 22 foreign currencies^{*3}, the widest selection available in Japan, without currency conversion, directly from one of their HSBC Premier Multi Currency Savings Accounts.

With traditional international ATM card services, any foreign currency withdrawals made by cardholders overseas are typically settled through a Japanese yen account. However, this results in cardholders having to pay exchange fees each time they make a withdrawal due to currency conversion. In contrast, HSBC Premier Foreign Currency ATM Cardholders pay no exchange fee when withdrawing from one of their Multi Currency Savings Accounts. Furthermore, no ATM service fee is charged for withdrawals made through an HSBC ATM. However, in some cases, service fees may be charged by the local ATM owner when using a PLUS network ATM.

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

HSBC Premier Foreign Currency ATM Card Service Launched/2

Talking about the new service, Francois Moreau, Managing Director and Head of Personal Financial Services in Japan, said, “For some time now, many customers, who frequently travel between Japan and overseas, have asked for a service enabling them to directly withdraw from their Japan-based foreign currency accounts while abroad without having to pay conversion fees. As the lifestyles of mass affluent individuals in Japan takes on a global and borderless dimension, increasingly they are demanding access to their foreign currency deposits when overseas. This service will no doubt greatly enhance the convenience of our overseas-bound customers.”

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Notes:

1. As of 30 June, 2009.
2. Up to a maximum of nine Japanese yen and foreign currency ATM cards (including family member cards, respectively) can be issued under one account.
3. The 22 currencies comprise U.S. Dollar, Euro, Australian Dollar, New Zealand Dollar, Pound Sterling, Canadian Dollar, Swiss Francs, Hong Kong Dollar, Singapore Dollar, Mexican Peso, South African Rand, Russian Ruble, Turkish Lira, Danish Krone, Norwegian Krone, Swedish Krona, Czech Koruna, Hungarian Forint, Polish Zloty, U.A.E. Dirham, Kuwaiti Dinar, and Thai Baht.

Notes to editors:

1. HSBC Holdings plc

HSBC Holdings plc, the parent company of the HSBC Group, is headquartered in London. The Group serves customers worldwide from around 9,500 offices in 86 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa. With assets of US\$2,527 billion at 31 December 2008, HSBC is one of the world's largest banking and financial services organisations. HSBC is marketed worldwide as 'the world's local bank'.

2. The Hongkong and Shanghai Banking Corporation Limited in Japan

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. It has branch offices in Tokyo and Osaka, providing commercial banking, private banking and personal wealth management services.

3. HSBC Premier

Launched in 2000 and with international services starting 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 2.6 million customers through 300 international Premier Centres in 42 countries and territories. In Japan, HSBC Premier launched in January 2008 targeting individuals with liquid financial assets exceeding JPY10 million. HSBC Premier operates seven branches in the Tokyo Metropolitan (Akasaka, Ginza, Hiroo, Ikebukuro, Marunouchi, Yokohama) and Kansai (Kobe) areas.

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