

Revision of “Use of Credit Information Bureaus”

27 July, 2009

Please be informed that “Use of Credit Information Bureaus” which is described on the Application Forms for Credit Card, Loan Product, Overdraft Service etc. will be revised as below with effect from 1 August, 2009.

This revision will be made in regard to the business merger 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. We have also noted the change as of 1 April, 2009 in regard to the business succession from Federation of Credit Bureaus of Japan to JIC for your reference.

Also, the latest update of HSBC Premier Terms and Conditions can be referred to on our Website.

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

Changes effective as of 1st August, 2009

	Current	New
Credit Card and Loan Applications, etc. (effective 1 August, 2009)	Use and registration of personal data for credit information bureau review The customer consents to the following items 1. and 2.; (1) [Omitted.] (2) [Omitted.] (3) The credit information bureaus mentioned above are as indicated below. [Remnant Omitted.] Credit Information bureaus affiliated with the Bank. (i-a) Personal Credit Information Center (kojin shinyou-jouhou center) of Japanese Bankers Association (KSC) http://www.zenginkyo.or.jp/pcic/index.html TEL 03-3214-5020 (i-b) Consumer Credit Information Bureaus (CCB) http://www.ccbinc.co.jp TEL: 0120-4400-29 Credit information bureaus affiliated to (i-a) above: (ii-a) Federation of Credit Bureaus of Japan (FCBJ) http://www.fcbj.jp TEL: 0120-441-481 (Connects to the nearest FCBJ's member credit information bureau). (ii-b) Credit Information Center Corporation http://www.cic.co.jp TEL: 0120-810-414	Use and registration of personal data for credit information bureau review The customer consents to the following items 1. and 2.; (1) [Omitted.] (2) [Omitted.] (3) The credit information bureaus mentioned above are as indicated below. [Remnant Omitted.] Credit Information bureaus affiliated with the Bank. (i-a) Personal Credit Information Center (kojin shinyou-jouhou center) of Japanese Bankers Association (KSC) http://www.zenginkyo.or.jp/pcic/index.html TEL 03-3214-5020 (i-b) Japan Credit Information Reference Center Corporation (JIC) http://www.jicc.co.jp TEL: 0120-441-481 Credit information bureaus affiliated to the credit information bureaus above: [Deleted.] - Credit Information Center Corporation http://www.cic.co.jp TEL: 0120-810-414 KSC and JIC are affiliated.
Loan Application (effective 1 August, 2009)	Agreement on Registration etc. with Personal Credit Information Agency (omitted) (omitted) <u>CCB Inc.</u>	Agreement on Registration etc. with Personal Credit Information Agency (omitted) (omitted) <u>Japan Credit Information Reference Center Corporation (JIC)</u>
Overdraft Application, etc (effective 1 April, 2009)	Use and registration of personal data for credit information bureau review The customer consents to the following items 1. and 2. (1) [Omitted.] (2) [Omitted.] (3) The credit information bureaus mentioned above are as indicated below. [Remnant Omitted.] (i) Personal Credit Information Center (kojin shinyou-jouhou center) of Japanese Bankers Association (KSC) (ii) Credit information bureaus affiliated to the above: - Federation of Credit Bureaus of Japan (FCBJ) http://www.fcbj.jp Tel: 0120-441-481 (Connects to the nearest FCBJ's member credit information bureau). - Credit Information Center Corporation http://www.cic.co.jp Tel: 0120-810-414	Use and registration of personal data for credit information bureau review The customer consents to the following items 1. and 2. (1) [Omitted.] (2) [Omitted.] (3) The credit information bureaus mentioned above are as indicated below. [Remnant Omitted.] (i) Personal Credit Information Center (kojin shinyou-jouhou center) of Japanese Bankers Association (KSC) (ii) Credit information bureaus affiliated to the above: - Japan Credit Information Reference Center Corporation (JIC) http://www.jicc.co.jp Phone:0120-441-481 - Credit Information Center Corporation http://www.cic.co.jp Tel: 0120-810-414

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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