

# Remit your foreign currency, and receive a ¥4,000 gift voucher.

**Did you know? Foreign currencies held in other domestic institutions can be remitted into your HSBC Premier Account without converting them into Yen.**

**Remit your foreign currency assets right now into your HSBC Premier Account.**

## Get A Gift Voucher for A Domestic Foreign Currency Remittance!

Campaign Period

2009  
8 Jan

2009  
31 March

When making a remittance in a foreign currency from an account in your name at another domestic financial institution to your HSBC Premier Multi Currency Savings Account (foreign currency), it will be handled as a foreign remittance at the remitting bank and will be subject to remittance fees.

At HSBC Premier, in order to reduce the fees for our customers, we will present you with a ¥4,000 gift voucher for each remittance.

### Required foreign currency amounts to which the ¥4,000 gift voucher present applies (In Respective Foreign Currency Units)

U.S. Dollar	10,000 or more	Hong Kong Dollar	100,000 or more	Danish Krone	50,000 or more
Australian Dollar	10,000 or more	Singapore Dollar	20,000 or more	Czech Koruna	200,000 or more
New Zealand Dollar	10,000 or more	Turkish Lira	10,000 or more	Polish Zloty	20,000 or more
Euro	5,000 or more	South African Rand	50,000 or more	Swedish Krona	100,000 or more
Pound Sterling	5,000 or more	Mexican Peso	100,000 or more	Hungarian Forint	2,000,000 or more
Canadian Dollar	10,000 or more	Russian Ruble	200,000 or more		
Swiss Franc	10,000 or more	Norwegian Krone	50,000 or more		

**\*Each single domestic foreign currency remittance must be equal to or greater than the amounts stipulated above.**

**This does not apply to the cumulative amount of multiple remittances.**

**\*One gift voucher will be presented per currency. Multiple remittances to one currency account will only be counted once.**

### [Items of note regarding the Presentation of Gift Voucher for Domestic Foreign Currency Remittances]

◆The gift voucher will be presented to customers who make foreign currency remittances in an applicable foreign currency, at the stipulated amount or more, from another domestic financial institution. The name of the person making the remittance and the name of the account holder of the HSBC Premier Account must be the same. ◆Eligibility for receiving the gift voucher is limited to transactions in which the customer remits funds into the customer's HSBC Premier Multi Currency Savings Account (foreign currency) by 31 March, 2009. ◆Please be aware that remittances in Yen or remittances from another domestic financial institution by converting foreign currency into Yen will not be eligible for the voucher. ◆As the remitted foreign currency is deposited as is, when entering the "account number" in the documentation required by each financial institution, add "-777" at the end of your HSBC Premier Customer Number (3-digit branch code + 6-digit account number). ◆The gift voucher is planned to be sent in April, 2009. ◆The campaign is intended for individual customers holding an HSBC Premier Account in Japan.

### [Items of note regarding Foreign Currency Deposit]

〈Risk of Foreign Currency Deposit〉

◆Foreign Currency Deposit carries foreign exchange fluctuation risk. Due to foreign exchange fluctuation, the actual Yen equivalent amount in foreign currency could be smaller than the original amount in Yen at the time of foreign currency deposit contract (i.e. there is a risk of loss of principal on a Yen basis).

〈Foreign Exchange fees〉

◆When you convert Yen into a foreign currency (at the time of deposit), or a foreign currency into Yen (at the time of withdrawal), a one-way foreign currency exchange fee is levied (for example, 1.00 Yen per 1 U.S. Dollar, 7.50 Yen per 1 Turkish Lira, 1.5 Yen per 1 South African Rand etc.). Therefore, even if there is no foreign exchange fluctuation, there is a risk that the actual Yen equivalent amount in foreign currency could be smaller than the original amount in Yen at the time of foreign currency deposit contract (i.e. there is a risk of loss of principal on a Yen basis) due to our two-way (selling and buying) foreign currency exchange fee (for example, 2.00 Yen per 1 U.S. Dollar, 15.00 Yen per 1 Turkish Lira, 3.00 Yen per 1 South African Rand etc.). ◆In general, emerging markets currencies have a lower supply and are less traded in the market compared with the currencies of more established markets. Therefore, they involve the risk of substantial fluctuation in the exchange rates, or even the impossibility of transacting foreign exchange due to the economic or market conditions or political situation in the relevant country, among other factors.

〈Foreign Currency Cash Handling Fees〉

◆Foreign currency cash handling fees will be charged for the cash handled over the counter. For example, the fee for Pound Sterling deposit or withdrawal is ¥4 per Pound Sterling in the case of over-the-counter transaction.

Deposits in HSBC are not covered by the Japan's Deposit Insurance scheme.

### [HSBC Premier Eligibility Requirement]

Our "Premier in One, Premier in All" philosophy allows you to choose where you want to qualify HSBC Premier, whether in Japan or in another country overseas. Once you qualify in one country, you can open a local HSBC Premier account in all overseas HSBC Premier countries without meeting the local HSBC Premier qualification criteria (subject to local banking regulations). If you decide to qualify HSBC Premier in Japan, you need to maintain a monthly average balance with HSBC Premier Japan of JPY10 million or equivalent in deposits / investments / insurance. In principle, if the monthly average balance requirements are not met in the previous month, a monthly below balance fee of JPY5,000 inclusive of tax will be charged and service offerings may be restricted.

\*The Hongkong and Shanghai Banking Corporation Limited is the founding member of the HSBC Group, headquartered in London, UK. [As of 8 January 2009]

Please feel free to contact for any enquiries.

HSBC Premier Call Centre  
(24hours/365days)

Non-Account holders

0120-89-2028

HSBC Premier customers

0120-777-268

Available from  
mobile phone  
and PHS.

www.hsbcpremier.jp