



Refer a Friend/Family Member Enjoy the HSBC Premier Experience

HSBC Premier Special Referral Programme

Department store gift voucher

90,000* yen (maximum)

* Gift voucher for 3 introductions

Programme period: From 1 August to 30 September 2011

HSBC Premier



The world's local bank

Programme Summary

Introduce a friend or family member to the HSBC Premier Referral Programme before 30 Sep 2011, and both you as the referrer and the referee receive a special reward in addition to regular Referral Programme gift amount.

Programme Condition / Gift Amount

A department store gift voucher will be provided when **both the referrer and the referee meet the respective terms and conditions** by 30 September 2011.

HSBC Premier Customer (Referrer)	
Monthly average balance in Sep 2011	Gift Amount (per one referral)
10 million yen or more, less than 50 million yen	20,000 yen
50 million yen or more	30,000 yen

※Each referrer will be rewarded for up to 3 introductions.

Conditions of Referrer	
1	Referrer has an HSBC Premier Account and needs to maintain a monthly average balance of minimum 10 million yen or equivalent in their HSBC Premier Account in Japan in Sep 2011. As of 30 Sep 2011, the referrer needs to maintain a total balance of minimum 500,000 yen or equivalent in JPY Saving Account and/or Multi Currency Saving Account (in yen or foreign currencies).
2	Referee must open an HSBC Premier Account in Japan during the programme period. And the referee needs to maintain a total balance of minimum 10 million yen or equivalent in the HSBC Premier Account in Japan as of 30 Sep 2011.

Your friend or family member (Referee)	
Total balance as of 30 Sep 2011	Gift Amount
10 million yen or more, less than 50 million yen	10,000 yen
50 million yen or more	30,000 yen

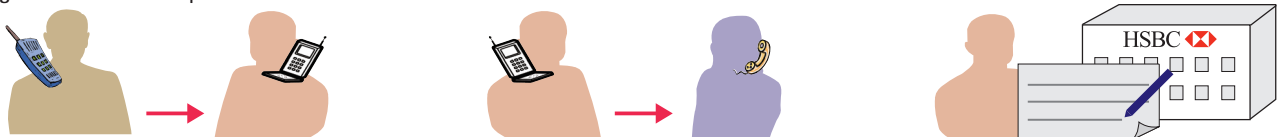
※One gift per customer only.

Conditions of Referee	
1	Referee must open an HSBC Premier Account in Japan during the programme period, and declare that he/she applies to this programme and the referrer's name when he/she opens an account in Japan. And the referee needs to maintain a total balance of minimum 10 million yen or equivalent in the HSBC Premier Account in Japan as of 30 Sep 2011.
2	Referrer needs to maintain a monthly average balance of minimum 10 million yen or equivalent in their HSBC Premier Account in Japan in Sep 2011. As of 30 Sep 2011, the referrer needs to maintain a total balance of minimum 500,000 yen or equivalent in JPY Saving Account and/or Multi Currency Saving Account (in yen or foreign currencies).

※ If either party does not meet the respective terms and conditions, both parties are not eligible for this programme.

How the programme works

- 1 HSBC Premier customer (Referrer) contacts the friend or family member (Referee). Please tell the referee your Relationship Manager's name and telephone number.
- 2 Referee calls the referrer's Relationship Manager and makes a branch office reservation.
- 3 Referee opens an HSBC Premier Account in Japan at the HSBC Premier branches or via mail or online.



If both the referrer and the referee do not meet the respective terms and conditions of this programme by 30 September 2011, you will still be eligible for the rewards of Referral Programme <2011>. For details and conditions of programme, please click [here](#).

Please feel free to contact for any enquiries.

HSBC Premier Call Centre
(24 hours / 365 days)

Non-Account holders

0120-89-2028

HSBC Premier customers

0120-777-268

Available from
mobile phone
and PHS.

www.hsbcpremier.jp

【 Important Notes 】

- ◆ This programme is only available for individual customers who have a registered address in Japan.
- ◆ The referee needs to declare that he/she applies to this programme and the referrer's name when he/she opens an account in Japan through mail or online.
- ◆ Referee who closed or closes the HSBC Premier Account before or during the programme period is not eligible for this programme.
- ◆ Fund transfer from the referrer's account in HSBC to referee's account is not eligible for this programme.
- ◆ "The monthly average balance", "The total balance as of 30 Sep 2011" will be calculated according to the HSBC's formula.
- ◆ HSBC Premier cannot disclose the account opening status or transaction details of the referees.
- ◆ Deposits in HSBC are not covered by the Japan's Deposit Insurance scheme.

【 Gift delivery 】

- ◆ Rewards will be delivered to the customer's address registered with HSBC Premier Japan in late October 2011.

【 HSBC Premier Eligibility Requirement 】

To qualify for HSBC Premier, you need to maintain a Monthly Average Balance with HSBC Premier Account in Japan of minimum 10 million yen or equivalent in deposits and others. In principle, a Monthly Below Balance Fee of 5,000 yen inclusive of tax will be charged and/or any of the services may be suspended or cancelled if the Monthly Average Balance requirements are not met in the previous month.

【As of 1 August 2011】

The Hongkong and Shanghai Banking Corporation Limited 2/2

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