



Time Deposit in Emerging Market Currencies

–Russian Ruble–

HSBC  PREMIER
The world's local bank

Now available in emerging market currencies to provide you with a wider choice of currency allocation.
Start either with yen or the specified currencies.

Currency: **Russian Ruble (RUB)**
Deposit amount: RUB100,000 or more
Interest rate: **4.5%** p.a. (**3.6%** p.a. after tax)
*Applies until the first maturity date.
Term: **1 month** (32 days)

Example of interest calculation:
Deposit amount: RUB100,000
 $RUB100,000 \times 3.6\% \times 32 \text{ days} / 365 \text{ days} = RUB315.61$

Starting (value) date: 8 January 2009
Maturity date: 9 February 2009

Application period:
29 December 2008 (9 am) to 30 December 2008 (1 pm)

Also available: Russian Ruble-denominated Savings Account (Minimum deposit: RUB1)
With no fixed terms, funds can be deposited or withdrawn on demand.

Please contact HSBC Premier Call Centre or your Relationship Manager for the latest interest rate and other details.

[Notes]

- ◆ HSBC Premier provides investment products that do not guarantee the principal. Relationship Managers conduct consultations for the purpose of suggesting products that match each customer needs. Please read the *Foreign Currency Time Deposit (Currency of Emerging Markets): Pre-Account Opening Risk Explanation Form* carefully to ensure your full understanding before you sign the form and return it to us.
- ◆ If the total amount of funds received from customers during application period does not reach the amount planned for investment in the market by the Bank, applications will not be accepted and the funds will be returned by the Bank to the customer's Multi Currency Savings Account of the same currency. In this case, the specified deposit will still be withdrawn from the Multi Currency Account but will be refunded within the same day (it shall not be notified). Please note that the two-way foreign exchange fees are not refundable.

Risk of principal loss

- ◆ A foreign currency deposit carries foreign exchange fluctuation risk. Due to possible foreign exchange fluctuation, the actual amount you receive in JPY after converting from foreign currency could be smaller than the original amount in JPY at the time of foreign currency deposit contract (ie there is a risk of principal loss in JPY basis).
- ◆ These currencies are the emerging market currencies, and in general, these currencies have a lower supply and are less traded in the market compared with the currencies of the developed markets. Therefore, they involve the risk of substantial fluctuation in the exchange markets due to the market condition or political situation in the relevant country, among other factors.

Fees

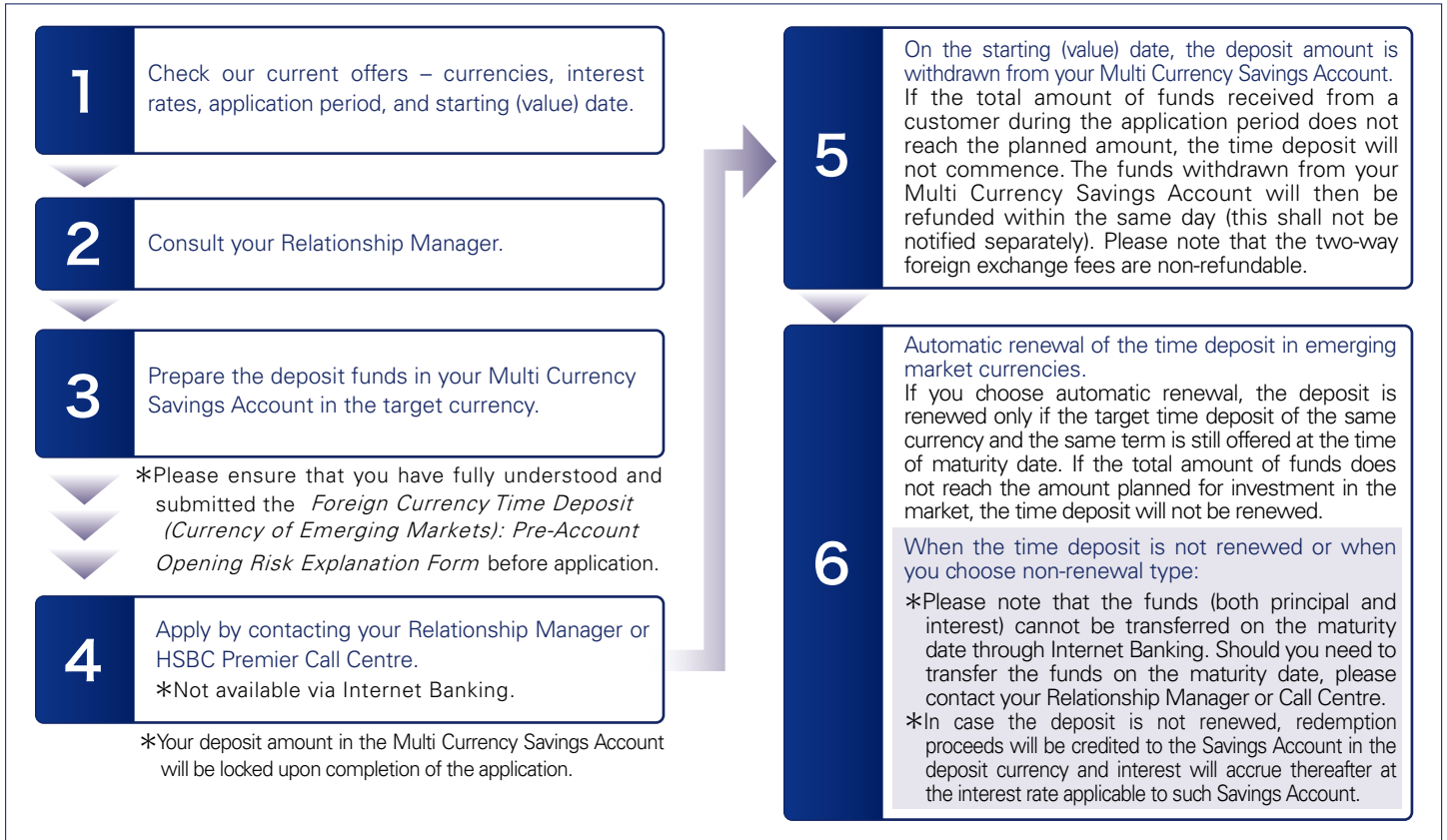
- ◆ Foreign exchange fees: TTS rate is applicable when you convert JPY into a foreign currency (at the time of deposit), and TTB rate is applicable when you convert a foreign currency into JPY (at the time of withdrawal). The TTS rate and TTB rate already include one-way foreign exchange fees respectively, according to the table shown on the reverse. Therefore, even if there is no foreign exchange fluctuation, there is a risk that the actual JPY equivalent amount in foreign currency could be smaller than the original amount in JPY at the time of contract (ie there is a risk of principal loss in JPY basis) due to a two-way foreign exchange fee as shown in the same table.
- ◆ Cash handling fees: Depositing and withdrawing cash in a foreign currency requires a cash handling fee. See reverse for details.

Uplift before maturity date

- ◆ In principle, pre-maturity uplift of time deposits is not allowed. If the Bank in its sole discretion accepts such request, the interest rate to be applied for the period from the deposit date to the cancellation date shall become zero, and only the initial principal will be credited to the customer's Multi Currency Savings Account of the same currency.

See reverse for application procedure. ►

Application procedure



◆ Product fact sheet is available at HSBC Premier Centres (branches) or on our website.

◆ Deposits in HSBC are not covered by Deposit Insurance.

Foreign exchange fees^{*1}

(in Yen per Foreign Currency Unit)

Currency	One-way	Cash handling fee ^{*2} (One-way)	Currency	One-way	Cash handling fee ^{*2} (One-way)
ZAR South African Rand	1.50	0.75	NOK Norwegian Krone	0.30	0.95
TRY Turkish Lira	7.50	6.25	SEK Swedish Krona	0.40	0.90
MXN Mexican Peso	1.00	0.50	CZK Czech Koruna	0.12	0.32
SGD Singapore Dollar	0.80	2.35	HUF Hungarian Forint	0.02	0.03
RUB Russian Ruble	0.25	0.13	PLN Polish Zloty	1.20	2.10
DKK Danish Krone	0.30	0.95			

*1 Depending on the transaction amount, preferential foreign currency exchange fees may apply.

*2 Cash in listed currencies are available only through Moneyport Premier Service and are not available at HSBC Premier Centres (branches). A handling fee of 600 yen (delivery fee, tax inclusive) is chargeable.

Foreign currency deposits

Major currencies		Emerging market currencies		
U.S. Dollar	New Zealand Dollar	Singapore Dollar	Turkish Lira	Czech Koruna
Euro	Swiss Franc	Mexican Peso	Danish Krone	Hungarian Forint
Pound Sterling	Canadian Dollar	South African Rand	Norwegian Krone	Polish Zloty
Australian Dollar	Hong Kong Dollar	Russian Ruble	Swedish Krona	

HSBC Premier Japan eligibility requirement

To qualify for HSBC Premier, you need to maintain a Monthly Average Balance with HSBC Premier Account in Japan of 10 million yen or equivalent in combined 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 canceled if the Monthly Average Balance requirements are not met in the previous month.

*HSBC Premier offers services in Japan through The Hongkong and Shanghai Banking Corporation Limited, which is the founding member of the HSBC Group, headquartered in London UK.

Please feel free to contact us for any enquiries.

HSBC Premier Call Centre
(24 hours/365 days, toll free)
Available from mobile
phone and PHS.

HSBC Premier customers

0120-777-268
81-3-6254-6777 (collect call accepted)

General enquiries

0120-89-2038

www.hsbcpremier.jp