

Chinese Yuan Time Deposit Special Interest Rate Campaign

CNY
3-month Time deposit 3% p.a.
(2.4%p.a. after tax)

HSBC Premier

HSBC 
The world's local bank

HSBC Premier is now offering a special interest rate for a 3-month Chinese Yuan (CNY) Time Deposit as described below. Don't miss out on this opportunity to expand your options and invest in the fast-growing Chinese economy.

| | |
|-------------------------------|---|
| Campaign period | 23 May to 29 July 2011 (applicable to transactions made in this period) |
| Amount per transaction | CNY 400,000 or more* (Exchanged from JPY fund only) * In a single transaction; not the combined total of two or more transactions |
| Eligible transaction | CNY Time Deposit 3-month (non-renewal type) |
| Interest rate | Special Interest Rate 3% p.a. (2.4%p.a. after tax) |
| Available at | HSBC Premier Branches / HSBC Premier Sub Branches / HSBC Premier Call Centre * Not available at HSBC Internet Banking |

* CNY400,000 = ca JPY5M (Calculation based on CNY1=JPY12.5. Actual rates (TTS rate) may vary.)

Estimated interest (after tax) Deposit amount CNY 400,000 : CNY 400,000 x 2.4% p.a. (after tax) x 3-month / 12-months = ca. CNY2,400

* The interest will be calculated based on the actual number of days of the deposit term.

The actual interest paid might differ from the estimate above.

◆ The interest rate offered for this campaign is only applicable to the initial deposit term (3-month).◆ After maturity, the principal and the interest will be credited to the Multi Currency Savings Account (CNY), and the interest rate of the account will be applied.
◆ Pre-maturity cancellation is not allowed. If the Bank deems that there are circumstances that are truly unavoidable (e.g. inheritance, bankruptcy, substantial part of the assets being lost or damaged by force majeure such as natural disaster, or other material changes in the status of the customer) and agrees to the cancellation before maturity by the customer, the interest rate to be applied for the period from the deposit date to the cancellation date shall become 0% (zero percent), and only the principal will be credited to the Multi Currency Savings Account of the same currency.

[Important notes concerning the campaign]

◆ This campaign is only available for individual customers who have a registered address in Japan. ◆ During the campaign, campaign interest rate and other conditions may be revised and the campaign may be terminated as a result of changes in the market environment or other factors.◆ The offered interest rates can only be availed of when CNY time deposit is opened from Japanese Yen funds.◆ This campaign is not available for any CNY Time Deposit started at HSBC Internet Banking.

[Risk and Fees]

◆ Chinese Yuan (CNY) Deposits carry foreign exchange fluctuation risks. Due to foreign exchange fluctuation, the actual yen equivalent amount received in CNY could be smaller than the original amount in yen at the time of CNY deposit contract (i.e. there is a risk of loss of principal on a yen basis).◆ Please note that the CNY is a currency subject to exchange control. There is a risk that the exchange rate may fluctuate considerably due to the currency policy of the Chinese government or changes in the economic and political environment. It is also possible that, depending on the situation, exchanging the CNY to another currency may not be allowed.◆ If you convert yen into CNY at the time of deposit, or CNY into yen at the time of withdrawal, a one-way foreign currency exchange fee is levied (0.18 yen per 1 CNY at maximum).Therefore, even if there is no foreign exchange fluctuation, there is a risk that the yen equivalent amount of the funds actually received 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, 0.36 yen per 1 CNY at maximum).◆ Certain restrictions on CNY transactions will apply. For example, there are limitations to transaction amount and CNY remittance to the mainland of China.◆ Before applying for a CNY deposit, please be sure to read and fully understand all the product features and risks and the terms and conditions that apply. The Product Fact Sheet is available at HSBC Premier branches.◆ Deposits in HSBC are not covered by Japan's deposit insurance scheme.

Please make sure you read the reverse side of this brochure.

The Hongkong and Shanghai Banking Corporation Limited

[As of 23 May 2011]

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

Start CNY deposit at HSBC Premier

Savings and Time Deposits

Chinese yuan(CNY) Saving and Time Deposits (1-month, 2-month, and 3-month) are now available. You can use this innovative, new foreign currency deposit to diversify your foreign currency portfolio according to your financial needs.

* Please note special interest rate mentioned on the front page will be applied only to 3-month Time Deposit.

Discounted Foreign Currency Exchange Fees

HSBC Premier offers discounted fees for exchange transactions between Japanese yen and Chinese yuan based on the transaction amount.

* For transactions via Internet Banking, 0.18 yen per CNY will be charged regardless of the transaction amount.

* The maximum amount for each exchange transaction from and to Chinese yuan is limited to CNY 900,000 per transaction.

Please enquire regarding higher amount transactions.

Foreign Currency Exchange Fees (One-way, JPY per CNY 1)

| Less than CNY 90,000 | CNY 90,000 or above |
|----------------------|---------------------|
| 0.18 yen | 0.14 yen |

Certain restrictions will apply to Chinese yuan transactions. In addition to the cap in the exchange restrictions mentioned above, for example, CNY remittances to the mainland of China is not allowed. Handling of cash including CNY is not available. For details, please refer to the Product Fact Sheet available at HSBC Premier Branches.

Limited time offers for HSBC Premier customers hold CNY 400,000 or more

During CNY special campaign period, HSBC Premier is offering additional limited time offers for customers who hold CNY 400,000* or above as of either 31-May, or 30-June, or 29-July 2011 AND have registered address in Japan.

* Combined total amount of CNY Time Deposit and CNY Savings

Limited time offers

- Benefit with FX transaction exchanged Japanese yen to foreign currency (except CNY)
- Benefit with the fund that is transferred in foreign currency from other banks in Japan

Special coupon with the offers will be sent to eligible customers. For other conditions, and valid period of limited offers, please refer to the coupon.

<Important notes>

-After checking CNY balance at the month end, the special coupon will be sent to eligible customer's registered address in Japan by the middle of the following month.

-The Special coupon is issued only 1 time for a customer, and cannot be re-issued.

-The Special coupon is not transferrable, and is applicable only for the transactions made by eligible customers who receive the coupon.

-For other conditions, and valid period of limited offers, please refer to the coupon.

For enquiries, please contact your dedicated Relationship Manager.

HSBC Premier Eligibility Requirement

Our "Premier in One, Premier in All" philosophy allows you to choose where you want to qualify for 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 for HSBC Premier in Japan, you need to maintain a monthly average balance with HSBC Premier Japan of JPY 10 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 JPY 5,000 inclusive of tax will be charged and service offerings may be restricted.

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