



## 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:	<b>Russian Ruble (RUB)</b>	Starting (value) date:	21 December 2009
Deposit amount:	RUB100,000 or more	Maturity date:	21 January 2010
Interest rate:	<b>1.9%</b> p.a. (1.52% p.a. after tax) * Applies until the first maturity date.	<b>Application period:</b> 3 April 2009 (9 am) to 9 April 2009 (1pm)	
Term:	<b>1 month</b> (31 days)		
Example of interest calculation: Deposit amount: RUB100,000 $RUB100,000 \times 1.52\% \times 31 \text{ days} / 365 \text{ days} = RUB129.09$			

**Also available: Russian Ruble-denominated Savings Account**

**With no fixed terms, funds can be deposited or withdrawn on demand.**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 application.
- ◆ 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 In this case, the specified deposit will still be withdrawn from the Multi Currency Account but will be refunded within the same day (it shall not be notified).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. ►

