

## Revision of HSBC Premier Account Terms and Conditions

14 November, 2008

HSBC Premier will revise the HSBC Premier Terms and Conditions, which form the basis of the transactions under the HSBC Premier Account. The revised HSBC Premier Terms and Conditions will be implemented with effect from 17 November, 2008.

We sincerely request your thorough review of the following points of the revision, and ask for your kind understanding and acceptance to the revised Terms and Conditions.

### Main Points of the Revision

#### **Handling of Maturity Proceeds for Automatic-renewal Type Time Deposit**

According to current procedures, the Bank will proceed with credit entry of the aggregate sum of the principal and interest of the Time Deposit to the Designated Account on the next business day of the maturity date with value of the maturity date, as described in Section 4, Article 4, Paragraph 1, Item (iii) of the Terms and Conditions. However, with effect from 17 November 2008, the credit entry will be completed on the maturity date of the Time Deposit.

#### **Responsibility for Moneyport Premier Buy-back Service**

The responsibility for shipping costs and for lost or stolen items during shipment by registered mail is stipulated.

Article	Current	New
Section 4, Article 4, Paragraph 1, Item (iii)	(iii) Non-Renewal Type: The Bank will proceed with credit entry of the aggregate sum of the principal and interest of the Time Deposit to the Designated Account <u>on the next business day</u> of the maturity date with value of the maturity date.	(iii) Non-Renewal Type: The Bank will proceed with credit entry of the aggregate sum of the principal and interest of the Time Deposit to the Designated Account on the maturity date.
Section 12, Article 5, Paragraph 2	The Purchase Service shall be deemed to have been applied for when the Customer has filled in all the necessary items on the foreign currency purchase request form and the desired Foreign Currencies etc. for purchase, together with such foreign currency purchase request form, shall have been received by the Bank.	The Purchase Service shall be deemed to have been applied for when the Customer has filled in all the necessary items on the foreign currency purchase request form and the desired Foreign Currencies etc. for purchase, together with such foreign currency purchase request form, shall have been received by the Bank. <u>The Bank is not responsible for any loss during shipment by registered mail. The Customer is responsible for all shipping costs.</u>

For enquiries, please contact your Relationship Manager or our Call Centre (English 0120-777-268). Thank you for banking with HSBC Premier.