

# Product Fact Sheet

As of 1, October 2010

Product Name	Yen Savings Account	
Brief Description of Product	Japanese Yen (“JPY”) denominated deposit without a fixed term	
Deposit Insurance Protection	Deposits with the Bank are not covered by the Deposit Insurance System in Japan.	
Term	No fixed term	
Eligibility	Individual Customer holding an HSBC Premier Account	
Deposit	Possible at anytime	
	Minimum Deposit Amount	One Yen (JPY1) (When the HSBC Premier Account is opened, the Customer may be required to make an initial deposit of a prescribed amount)
	Deposit Unit	One Yen (JPY1)
Withdrawal	Possible at anytime	
Deposit Interest	Applicable Interest Rates	Interest rates displayed at the Bank’s branches in Japan (HSBC Premier Centres) and on the HSBC Premier Public Website ( <a href="http://www.hsbcpremier.jp">http://www.hsbcpremier.jp</a> ) each business day will be applied. The applicable interest rates will be changed every day.
	Payment Method	Deposit interest will be paid on a monthly basis on the last calendar day of every month, and deposited to the account at the end of the next business day.
	Calculation Method	Deposit interest will be calculated based on the day-end balance of the account, on a pro-rata basis based on a year of 365 days, where the account balance is one Yen or more at the end of each day (any fraction less than one Yen (JPY 1) will be rounded down to the nearest Yen).
Tax	Interest will be subject to the 20% withholding tax (national tax 15%, local tax 5%).	
Fee	In case of deposits and withdrawals using an HSBC Premier ATM Card, ATM transaction fees prescribed by the Bank or by the Bank’s partner financial institutions may be levied.	
Special Clause to be added	<p>(i) Overdraft Facility</p> <ul style="list-style-type: none"> <li>- Overdraft facility (“OD”) will be available to the extent of the amount separately approved by the Bank.</li> <li>- Please refer to the Product Fact Sheet of Overdraft Facility for further information.</li> </ul> <p>(ii) Yen Savings will be eligible for the tax-free small-sum savings system (“Maruyu”), by taking designated procedures such as application, which is available for individual Customers who satisfied the statutory requirements (maximum tax-free amount: JPY3,500,000).</p>	
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 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.	
Designated Dispute Resolution Body which the Bank has concluded an agreement with	全国銀行協会 (Japanese Bankers Association) Contact information: JBA Customer Relations Center Phone 0570-017109 or 03-5252-3772	

➤ **Bank Name, Address in Japan, Where to call**

The Hongkong and Shanghai Banking Corporation Limited  
 HSBC building, 11-1 Nihonbashi 3-chome, Chuo-ku, Tokyo

For any inquiry, please contact our branches or HSBC Premier Call Centre (English 0120-777-268)