

21 March 2012

Important Notice to overseas HSBC Premier account holders
(Qualified for HSBC Premier Japan)

Dear HSBC Premier Customer,

As we have previously notified you, the HSBC Group has regrettably decided to discontinue our HSBC Premier services in Japan.*

We kindly ask customers who are banking with HSBC Premier both in and outside Japan to read the below information.

As you qualified for fee free access to Premier services overseas on the basis of being Premier eligible in Japan, to retain your fee free Premier International services you will be required to meet Premier eligibility criteria in at least one country where you hold your Premier account overseas. In order to ensure that we can proactively assist you in choosing which country you wish to qualify in, we encourage you to contact your Relationship Manager by 31 July.

To provide you with additional support during this period it has been agreed that HSBC Premier will provide you with a 6 month grace period to meet the minimum qualifying criteria in your chosen country. The grace period will come into effect once you have made contact with your Relationship Manager. If you do not meet the minimum Premier eligibility criteria within the 6 month grace period then your overseas accounts may be subject to a Below Balance Fee, or downgrading from HSBC Premier, subject to the Terms and Conditions in that country. Provided that you meet the Premier eligibility requirements in at least one country all other remaining HSBC Premier accounts will continue to be provided free of charge.

Please note that if you are interested in understanding more about HSBC International services we will continue to offer HSBC Premier in close to 40 countries and territories around the world. Please refer to our Global Premier website at www.hsbcpremier.com for more information.

Please contact your Relationship Manager in Japan or the HSBC Premier Call Centre (toll-free at 0120-777-268) to discuss your individual needs, answer any questions you may have and to assist you in making necessary arrangements.

HSBC Premier

*From 8 March we will be undertaking a phased withdrawal of the services in Japan and will no longer offer our local Premier International services, including Emergency Encashment and the Lounge Service after 31 July.