

10 July 2014

**HSBC Personal Accounts (Former HSBC Premier)**  
**Change of Interest Rate for Savings Account**

Following recent financial developments in Europe, with effect from 1 August 2014, our interest rate for the Euro Multi Currency Savings Account will be reduced to 0.00%.

We are sending you this notification as it is the first time interest has not been offered on a multi-currency savings account.

1. Interest Rate

Currency	Current	New
EUR	0.01%	0.00%

\*Interest rate is pre-tax annualize rate (p.a.%) and normally a 20.315% p.a. separation withholding tax is applied to interest rate for deposit.

\*Interest rate is updated on each business day.

\*No interest rates change for other currencies this time.

2. Effective Date

1 August 2014

3. Additional Points to Note

Applicable interest rates may change according to market conditions without notice at any time. The new rate will be applied from the day on which the applicable rate is changed.

For the latest rates, please visit our website at [www.hsbc.co.jp](http://www.hsbc.co.jp)

For any inquiries, please contact The Hongkong and Shanghai Banking Corporation Limited, Tokyo Branch (0120-777-268 or +81-3-5204-5001), between 9:00 and 17:00 (Tokyo time) on weekdays.

Sincerely yours,

The Hongkong and Shanghai Banking Corporation Limited