

FX fee waiver for Emerging Currencies

Dear Customer,

Thank you for banking with HSBC Japan. As we have previously notified you, the HSBC Group has regrettably decided to discontinue our HSBC Premier Service in Japan. Our staff will be glad to assist you in transferring your account balances to another financial institution and closing your account. No fund transfer fees will be charged for the transfer of the account closure proceeds.

Additionally, we are waiving the FX fee when you exchange your Emerging Currencies to yen for your account closure for the time being. Please see detailed information as follows;

- Starting date: 15 October 2013
- Eligible transactions (fee): FX fee when you exchange from the eligible currencies to yen for your HSBC Premier Japan account closure

| Eligible currencies | |
|---------------------|--------------------|
| SGD | Singapore Dollar |
| ZAR | South African Rand |
| MXN | Mexican Peso |
| TRY | Turkish Lira |
| RUB | Russian Ruble |
| DKK | DKK Danish Krone |
| NOK | Norwegian Krone |
| SEK | Swedish Krona |
| CZK | Czech Koruna |
| HUF | Hungarian Forint |
| PLN | Polish Zloty |
| AED | UAE Dirham |
| KWD | Kuwaiti Dinar |
| THB | Thai Baht |
| CNY | Chinese Yuan |

For exchanges from foreign currencies to yen, please contact Tokyo Branch of The Hongkong and Shanghai Banking Corporation Limited at 0120-777-268 (domestic/toll -free) / 81-3-5204-5001(overseas/charged) between the hours of 9 am - 5 pm, Monday to Friday except holidays (Tokyo time).

We would like to strongly encourage you to close your HSBC Premier account in Japan at your earliest possible convenience, as only limited services can be offered due to the termination of our HSBC Premier Service in Japan.

Please note that FX fee waiver may be discontinued in the future.

For any enquiries, please contact our Tokyo Branch.

Yours sincerely,

The Hongkong and Shanghai Banking Corporation Limited