

| Product Fact Sheet | | |
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| Other Yen Savings Account (Offset Deposit Account for Offset Calculation concerning Balance Offset Mortgage Loan) <div style="text-align: right;">As of 1 October, 2010</div> | | |
| Product Name | Other Yen Savings Account (Offset Deposit Account for Offset Calculation concerning Balance Offset Mortgage Loan) | |
| Brief Description of Product | Account for Japanese Yen ("JPY") denominated deposit without a fixed term. The balance of this Account will be applied for the Offset Calculation concerning the Balance Offset Mortgage Loan. | |
| Deposit Insurance Protection | Deposits with the Bank in Japan are not covered by the Deposit Insurance Scheme in Japan. | |
| Term | No fixed term | |
| Eligibility | Individual customers holding an HSBC Premier Account who borrows the Balance Offset Mortgage Loan | |
| Deposit | (1) Deposit Method | Possible any time Deposits to this Account can be made only by way of transfer from Yen Savings Account or Multi Currency Savings Account within your HSBC Premier Account. |
| | (2) Minimum Deposit Amount | One Yen (JPY1) |
| | (3) Deposit Unit | One Yen (JPY1) |
| Withdrawal | Possible any time <ul style="list-style-type: none"> • Withdrawals from this Account can be made only by way of transfer to the Yen Savings Account or Multi Currency Savings Account within your HSBC Premier Account. * Upon termination of the relevant Balance Offset Mortgage Loan, this account will be cancelled. The remaining balance will be transfer to the Yen Savings Account within your Premier Account. | |
| Deposit interest | No-interest bearing <ul style="list-style-type: none"> • This Account is used for the Offset Calculation concerning the Balance Offset Mortgage Loan and the deposit in this account bears no interest regardless of the applicable terms and conditions or the market interest rates. * The entire balance in this Account, including any excess over the balance of the Balance Offset Mortgage Loan, will accrue no interest. | |
| Fee | None applicable only to this Account | |
| Other conditions | Not applicable. | |
| Note | <ul style="list-style-type: none"> • Fund transfers directly to this Account can not be made from other banks. • ATM cards will not be issued for this Account. • Overdraft services are not available under this Account. • One Account will be required for each Balance Offset Mortgage Loan, as designated by the Bank. • Subject to the limitations described in this Sheet, the Terms and Conditions for Yen Savings Account apply to this Account. | |
| 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)