

8 March, 2012

Important Announcement about the HSBC Premier Credit Card

Dear HSBC Premier Customer,

As we have previously notified you, the HSBC Group has regrettably decided to discontinue our HSBC Premier service in Japan. From 8 March, 2012 we will be undertaking a phased withdrawal of the HSBC Premier service in Japan. For further details about the discontinuation of the Premier service, please visit the HSBC Premier website at www.hsbcpremier.jp.

As a result of this decision, credit card services will end on 7 September, 2012 and your Japan issued HSBC Premier credit card will become invalid from 8 September, 2012. In-line with the ending of credit card services, credit card services and privileges will be demised as follows:

- Airport Lounge services, baggage delivery services, home&Away Programme and other card privileges will no longer be offered beyond 11 June, 2012.
- The Reward programme will come to an end and the points shown in your May 2012 credit card statement (payment due date 11 June, 2012) will be the final total. Valid reward points can be converted to airline miles, gift vouchers, cash back, or charity programme donation by 5 July, 2012. Points can be exchanged either via HSBC Premier Internet banking or through the HSBC Premier Call Centre. Please note that all reward points will become invalid after 6 July, 2012.
- Your ETC Card will become invalid after 8 September, 2012. Please note that we will continue accepting renewal of ETC cards that expire in June 2012 or before, however, such renewed card cannot be used after 8 September, 2012. We will not accept renewal of ETC cards that expire in July 2012 or later.

Please be aware that if you close your HSBC Premier account in Japan before 7 September, 2012, your HSBC Premier credit card will be cancelled and all outstanding balances will need to be settled by the time of account closure. We also ask that you exchange your reward points before card cancellation.

Please accept our apologies for any inconvenience that this decision may cause you and we would appreciate your understanding. Should you have any enquiries, please contact your Relationship Manager or the HSBC Premier Call Centre (0120-777-268 toll free 24 hours/365 days)

Yours faithfully,

HSBC Premier