

21 March 2012

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

Dear HSBC Premier Customer,

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

As you qualified for HSBC Premier overseas, under the require Premier eligibility requirements in that country, your overall Premier status will remain unchanged and your Premier account overseas will continue to be available to you.

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.

If you decide to close your account in Japan and transfer your holdings to your account overseas with HSBC or another financial institution, our staff members will be glad to assist you in order to make necessary arrangements.

If you have any questions, please contact your Relationship Manager or the HSBC Premier Call Centre (toll-free at 0120-777-268).

HSBC Premier