

## Revision of HSBC Premier Account Terms and Conditions

12 April, 2011

HSBC Premier will revise the HSBC Premier Terms and Conditions, which form the basis of the transactions under the HSBC Premier Account. The revised HSBC Premier Terms and Conditions will be implemented with effect from 12 April, 2011.

For the full provisions of the affected Terms and Conditions, please refer to the Comparative Table of HSBC Premier Terms and Conditions below.

For enquiries, please contact your Relationship Manager or our Call Centre (English 0120-777-268, 24 hours/365 days). Thank you for banking with HSBC Premier.

## Revision of HSBC Premier Account Terms and Conditions

•Changes effective as of 12 April 2011 (Changed parts underlined)

Article	Current	New
Section 3, Article 4 Acceptance of Deposits by Remittance and via ATM Paragraph 5	5. <u>(Omitted)</u>	5. <u>[deleted]</u>
Section 6, Article 25, Use of Foreign Currency ATM Card Paragraph 2	<p>2. The Customer may use the Foreign Currency ATM Card in each of the following cases. However, the Customer may not be able to use the Foreign Currency ATM Card depending on the type of ATM or otherwise.</p> <p><u>(i) For making deposits into the Designated Account using the Bank's ATMs in Japan.</u></p> <p><u>(ii) For making withdrawals from the Designated Account using the ATMs outside of Japan, operated by the Bank or the overseas Affiliated Party.</u></p> <p><u>(iii) For any other transactions as prescribed by the Bank.</u></p> <p>In relation to <u>Item (i), the deposits will be made only in Japanese Yen. In relation to Item (ii), the withdrawals will be made only in the local currency of the place of withdrawal. In relation to Item (iii), the transactions will be made only in the currency prescribed by the Bank.</u></p>	<p>2. The Customer may use the Foreign Currency ATM Card in each of the following cases. However, the Customer may not be able to use the Foreign Currency ATM Card depending on the type of ATM or otherwise.</p> <p><u>(i) For making withdrawals from the Designated Account using the ATMs outside of Japan, operated by the Bank or the overseas Affiliated Party.</u></p> <p><u>(ii) For any other transactions as prescribed by the Bank.</u></p> <p>In relation to <u>Item (i), the withdrawals will be made only in the local currency of the place of withdrawal. In relation to Item (ii), the transactions will be made only in the currency prescribed by the Bank.</u></p>
Section 6. Article 26 Special Provisions for Deposit to Designated Account via ATM	<u>(Omitted)</u>	<u>[deleted]</u>

<p>Section 6. Article 28 Special Provisions for Foreign Currency ATM Card Usage Fees</p>	<p>1. ( <u>Omitted</u>)</p> <p>2. The Customer shall, in the case that the Customer makes a withdrawal stipulated in Article 27, pay the total amount (the “Foreign Currency ATM Card Withdrawal Fees” <u>and together with the Foreign Currency ATM Card Deposit Fees, the “Foreign Currency ATM Card Usage Fees”</u>) equal to the amount of the fees prescribed by the Bank or such overseas Affiliated Party for such place of withdrawal after it has been converted into the Designated Currency using the method separately determined by the Bank (including the foreign exchange fees prescribed by the Bank) and the fees prescribed by the Bank.</p> <p>3. The Bank will automatically debit the Foreign Currency ATM Card <u>Usage</u> Fees from the Designated Account at the time a <u>deposit or withdrawal is made to or from the Designated Account</u>, without a withdrawal slip. For the avoidance of doubt, any ATM usage fees imposed by the Affiliated Party will be paid by the Bank to the Affiliated Party.</p>	<p>1. <u>[deleted]</u></p> <p>2. The Customer shall, in the case that the Customer makes a withdrawal stipulated in Article 27, pay the total amount (the “Foreign Currency ATM Card Withdrawal Fees”) equal to the amount of the fees prescribed by the Bank or such overseas Affiliated Party for such place of withdrawal after it has been converted into the Designated Currency using the method separately determined by the Bank (including the foreign exchange fees prescribed by the Bank) and the fees prescribed by the Bank.</p> <p>3. The Bank will automatically debit the Foreign Currency ATM Card <u>Withdrawal</u> Fees from the Designated Account at the time a withdrawal is made from the Designated Account, without a withdrawal slip. For the avoidance of doubt, any ATM usage fees imposed by the Affiliated Party will be paid by the Bank to the Affiliated Party.</p>
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