

Information about HSBC Premier statement

1. HSBC Premier statement

Information includes:

1. The Financial Diary provides a reminder of your next six action/payment dates, including maturity dates of time deposits without auto-renewal maturity instructions, repayment dates of loans and credit cards, and payment dates of unit trust investment plans. You may ignore the due date reminder if you have already settled the payment.
2. The Financial Overview highlights your overall relationship with us, including your deposits, investments, loans and credit cards under HSBC Premier and other accounts.
3. The Asset Portfolio indicates the distribution of your assets, including Hong Kong dollar/foreign currency/renminbi deposits, securities, bonds/CDs, unit trusts, structured investment deposits, deposit plus, structured investments/notes, gold and other asset types. The balance as at the statement date is shown. Only accounts with positive balances are included.
4. The Portfolio Summary summarises the account balances of your Integrated Account - HSBC Premier and other accounts(excluding Passbook Savings accounts inactive for five years or more).
5. The HSBC Premier Account Transaction History list out the transaction details of your Integrated Account - HSBC Premier.
6. Account information on your other personal sole/joint accounts opened under the same name and same identity number as your Integrated Account - HSBC Premier will be incorporated.
7. The Total Relationship Balance includes balances of your sole/joint personal accounts with same name and same identity number as registered with your Integrated Account - HSBC Premier. If your Integrated Account - HSBC Premier is a sole name account, your other joint name personal account balances will also be included.


2. Currency equivalent

This is the balance of your individual assets and portfolio, presented in HK dollar or your selected currency. This conversion is based on the currency's prevailing exchange rate as at the close of business on the statement date. This equivalent balance is for indication only.

3. Insurance

For RetireEnrich Protection Plus / RetireIncome Annuity Plan / EarlyIncome Annuity Plan, the "Sum Insured" amount refers to the initial monthly guaranteed annuity payment.

4. Telephone banking transactions and Junior Pack Cash Card account transactions

Transactions marked with  are performed through the HSBC Premier phonebanking service, while those marked with * are Junior Pack Cash Card account transactions.

5. Abbreviations

B/F	- Brought forward	CHF	- Swiss franc
CCY	- Currency	CNY*	- Renminbi
DR	- Debit	EUR	- Euro
Exch Rate	- Exchange rate	GBP	- Pound sterling
FCY	- Foreign currency	JPY	- Japanese yen
SID	- Structured Investment Deposits	NZD	- New Zealand dollar
MPF	- Mandatory Provident Fund	SGD	- Singapore dollar

AUD	- Australian dollar	THB	- Thai baht
CAD	- Canadian dollar	USD	- US dollar

* CNY is the currency code for renminbi (RMB)

6. MI - Maturity instructions

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| 1- Renew principal and interest/return | 2- Renew principal and repay interest/return |
| 3- Repay principal and interest/return | 4- Other instructions |
- * - Deposit matured. In the absence of renewal instructions, interest on the due date and thereafter will accrue on the principal amount only. The interest will accrue at the Bank's daily savings deposit rates applicable during the period on and after the due date in respect of the relevant currency concerned.

7. Useful telephone numbers

You can access the services of HSBC Premier through the following telephone numbers:

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| - 24-hour HSBC Premier Hotline | (852) 2233 3322 |
| - HSBC Premier Express Stock Order Placement Hotline | (852) 2996 6822 |

Important note:

1. Any errors or discrepancies should be reported to the Bank within 90 days and in this respect your attention is drawn to the Integrated Account Terms and Conditions from time to time in force. For enquiries, please call our 24-hour HSBC Premier Hotline on (852) 2233 3322.
2. For local cheques etc passed to credit and accepted for collection, funds are not available until cleared.
3. Information included is for reference only. In particular, transactions performed or instructions received on or about the statement date may not have been taken into account. Where a product or service is not provided by the Bank, customers should check with the product/service provider before relying on any information supplied. Where market prices are quoted, these are indicative only.
4. The financial information shown on the front is for the period from the previous statement date for your HSBC Premier up to the date of this statement.
5. Please address correspondence to GPO Box 64, Hong Kong.
6. For transactions involving currency exchange, the exchange rate is inclusive of a spread as determined by the Bank unless otherwise stated.

Change of Personal Information:

If you wish to change your contact information, please visit www.hsbc.com.hk to update the information.