

**Information about statement**Abbreviations:

AUD	- Australian dollar	CAD	- Canadian dollar
CHF	- Swiss franc	CNY	- Renminbi
EUR	- Euro	GBP	- Pound sterling
HKD	- Hong Kong dollar	JPY	- Japanese yen
MYR	- Malaysian ringgit	PHP	- Philippine peso
THB	- Thai baht	NZD	- New Zealand dollar
SGD	- Singapore dollar	USD	- US dollar

Statement Mnemonics

BR	- Bill Receivable	FBP	- Foreign Bills Purchased
CHG	- Charges	INT	- Interest
CLBC	- Clean Bills For Collection	MT	- Mail Transfers
CLBR	- Clean Bills Receivable	PCDS	- Proceeds
DD	- Demand Drafts	T/CHQ	- Travellers' Cheques
		TT	- Telegraphic Transfers

Important note:

1. Any errors or discrepancies on the statement should be reported to the Bank within 90 days of the date of statement. For details, please refer to our General Terms and Conditions which may vary from time to time.
2. All cheques and other monetary instruments accepted for deposit into an account are credited subject to final payment and proceeds will not be available until they have been cleared. The Bank reserves the right to charge the account with items which are subsequently returned unpaid.
3. In the event that the account is overdrawn, charges in the form of interest will be debited from the account on 28th of every month. Should the debit fall on a bank holiday, such charges will be levied on the working day before the holiday.
4. 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.
5. The financial information shown on the front is for the period from the previous statement date up to the date of this statement.
6. Please address correspondence to GPO Box 64, Hong Kong.
7. 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](http://www.hsbc.com.hk) to update the information.

