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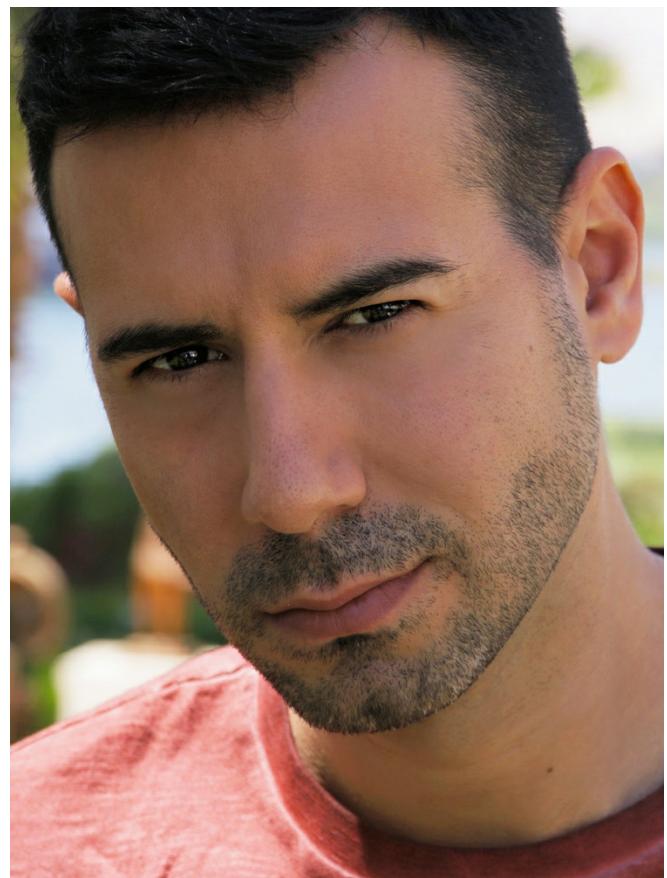
Regular Saver fixed for 12 months

Available to HSBC Premier, HSBC Plus, Graduate Plus and HSBC Passport customers.

Save between £50 and £500 in the first month, then make regular payments every month by standing order of at least £25 up to the maximum monthly balance for 12 months. The maximum balance starts at £250 in month one and then increases by £250 each month thereafter. No partial withdrawals allowed. • Interest is fixed for 12 months. • You will pay interest on the previous month's balance of your account. For example, if £250 is deposited in month one, you will pay interest on £250 in month two and so on. • If you close your Regular Saver before the anniversary date, you will pay a fee. • HSBC Premier is subject to strict credit and financial eligibility criteria. • HSBC Plus is subject to status and account opening criteria. The standard fee for HSBC Plus is currently £72.95 a month with a 12-month initial contract, then renewable monthly. Please ask at branch about any current introductory offers. Passport account reduced to just £25 a month, for the first 3 months, until 4 October 2009. After this, you will be charged the standard monthly fee, currently £9.99. HSBC Passport has a minimum 12 month contract, then renewable monthly. Terms and Conditions Apply. 01012009 0002009

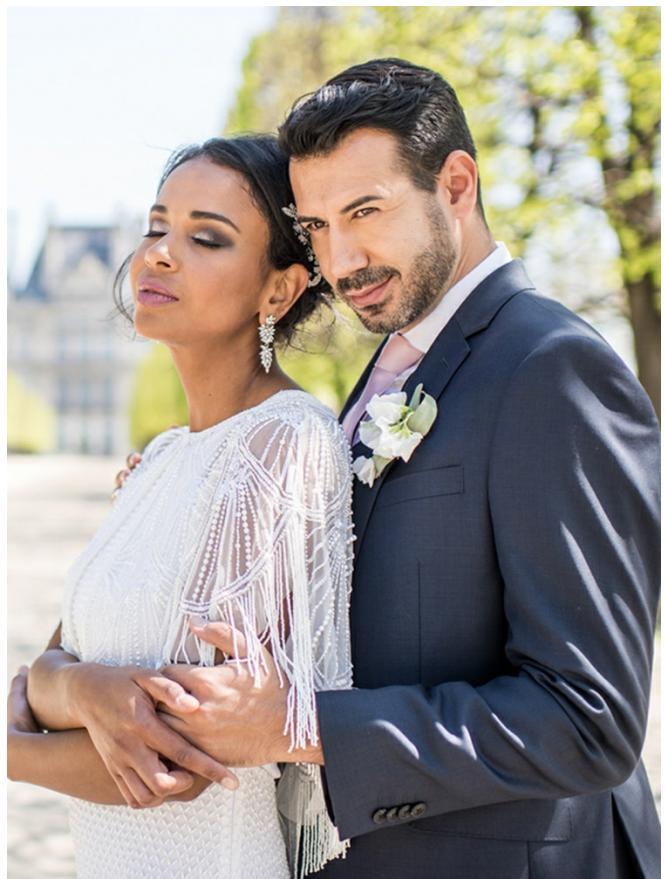
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