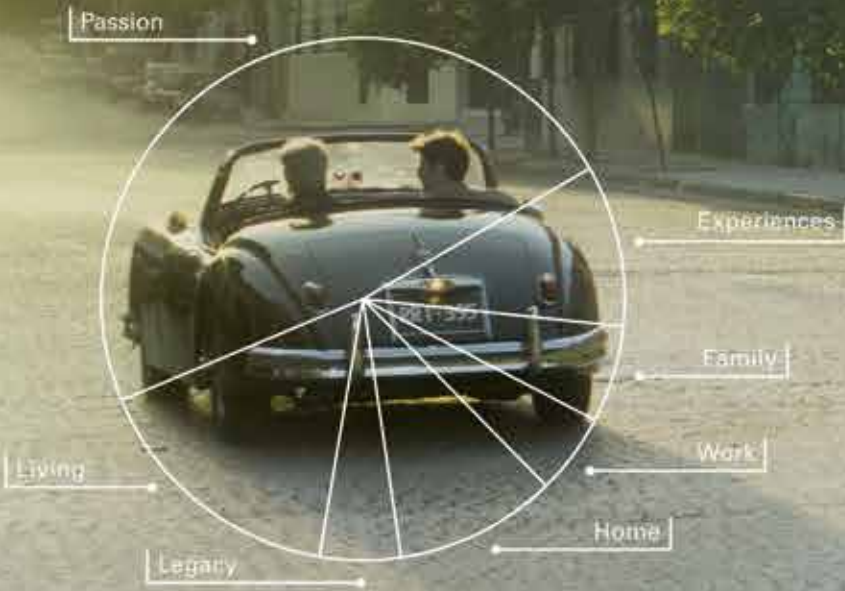


**Understanding
Total
Relationship
Balance**



Contents

- 2 Qualifying for HSBC Premier
- 3 Calculating Total Relationship Balance
- 4 Examples to illustrate Total Relationship Balance
- 5 Reading the HSBC Premier statement
- 8 Frequently Asked Questions
- 10 Contacting us
- 12 Important notes

Qualifying for HSBC Premier

- To qualify for HSBC Premier, a Total Relationship Balance of at least S\$200,000¹ in deposits, investments and/or insurance is required.
- If the Total Relationship Balance falls below S\$200,000, and no other qualifying HSBC Premier account is maintained outside of Singapore, a monthly service fee of S\$50 will be charged.
- If the Total Relationship Balance falls below S\$200,000 continuously for more than 12 months, HSBC Premier benefits may be withdrawn.

¹ Or equivalent in other currencies.

Deposit Insurance Clause

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Calculating Total Relationship Balance

- Total Relationship Balance is made up of the average daily balances for the calendar month, taking into account deposits, investments and insurance held in the same name with HSBC Bank (Singapore) Limited.
- The Total Relationship Balance of your sole account will include the balances from your related joint accounts. To protect your privacy, we will not include sole account balances when calculating the Total Relationship Balance for joint accounts. This means that joint accounts will need to maintain separately the minimum Total Relationship Balance.
- Total Relationship Balance includes:
 - Credit Balances for demand deposit accounts, time deposits and Dual Currency Plus (DCP).
 - Market value for unit trusts, retail securities, investment-linked insurance plans and non-capital guaranteed structured products.
 - Nominal value for capital guaranteed structure products and bonds
 - Cash value for traditional insurance policies².

To help you understand more about how your Total Relationship Balance is calculated, see the examples overleaf or refer to page 8 for Frequently Asked Questions.

Examples to illustrate Total Relationship Balance

Example 1: Calculating Total Relationship Balance for customers who hold both sole and joint accounts

Customer name	Account type	Account balance for the month	Total Relationship Balance for the month	Service fee
Mr A & Mrs B	Joint	S\$50,000	S\$50,000 (joint only)	S\$50
Mr A	Sole	S\$150,000	S\$150,000 (sole) + S\$50,000 (joint) = S\$200,000	Waived
Mrs B	Sole	S\$200,000	S\$200,000 (sole) + S\$50,000 (joint) = S\$250,000	Waived

To protect your privacy, we will not include sole account balances when calculating the Total Relationship Balance for joint accounts.

Example 2: Calculating Total Relationship Balance for the month

Account type	Balance from 1-15 May	Balance from 16-31 May	Balance per account for the month
HSBC Premier account	S\$80,000	S\$50,000 (S\$30,000 withdrawn on 16 May)	$\{(\$80,000 \times 15 \text{ days}) + (\$50,000 \times 16 \text{ days})\} / 31 \text{ days} = \$64,516.13$
Unit trust investments	S\$70,000	\$0 (redemption made on 16 May)	$\{(\$70,000 \times 15 \text{ days}) + (\$0 \times 16 \text{ days})\} / 31 \text{ days} = \$33,870.97$
Structured deposits	S\$50,000	S\$200,000 (S\$150,000 investment made on 16 May)	$\{(\$50,000 \times 15 \text{ days}) + (\$200,000 \times 16 \text{ days})\} / 31 \text{ days} = \$127,419.35$
Total Relationship Balance		=	S\$225,806.45

Total Relationship Balance is calculated by adding up the average daily balances of your accounts for the calendar month.

² AIA policies are currently excluded from the calculation of Total Relationship Balance.

Reading the HSBC Premier statement

How will the Total Relationship Balance be reflected?

The screenshot shows the HSBC Premier Account Statement for June 2011. Key elements include:

- Header: HSBC Premier, Premier Account Statement
- Customer Information: CUSTOMER NUMBER 121-45678-90, STATEMENT DATE 15JUNE2011, STATE SEQUENCE NUMBER 04
- Summary Section: **TOTAL RELATIONSHIP BALANCE** S\$3,899.88. Below it, it states: "Your Total Relationship Balance for the previous month is SGD equivalent is S\$3,899.88".
- Footer: "END OF STATEMENT"

Annotations with red arrows point to the date (15JUNE2011) and the Total Relationship Balance section.

Under the provisions of the Deposit Insurance and Policy Owners' Protection Schemes Act 2011 (the "Act"), Singapore dollar denominated deposits with HSBC Bank (Singapore) Limited ("HSBC") held by a non-bank depositor ("Insured Depositor") will be insured by the Singapore Deposit Insurance Corporation Limited or such other company as may be designated as the deposit insurance and policy owners' protection agency for the purposes of the Act the "Agency"), for up to S\$50,000 per Insured Depositor, or such other limit as may be specified in the Act.
In addition, Singapore dollar denominated deposits: (i) with HSBC which are held by an Insured Depositor, as trustee under a trust account, or held on trust in a client account, will be insured by the Agency for up to S\$50,000 per account, or such other limit as may be specified in the Act; and (ii) placed with HSBC by an Insured Depositor under the Central Provident Fund Investment Scheme and/or the Central Provident Fund Minimum Sum Scheme will be insured for up to S\$50,000 per Insured Depositor, or such other limit as may be specified in the Act.
Issued by HSBC Bank (Singapore) Limited (Company Registration No. 201420624K).

The date reflected in this corner shows the day on which your statement is generated every month.

Your Total Relationship Balance is shown on the last page of your consolidated statement³.

This example shows the Total Relationship Balance for the month of June 2011.

³ Your Total Relationship Balance will only be reflected on your consolidated statement. If you had previously requested to be sent individual account statements, your Total Relationship Balance will not be shown in your statements. Please contact your Relationship Manager or our 24-hour HSBC Premier banking hotline on 1800-227 8889 (in Singapore) or call collect to (65) 6216 9080 (from overseas) to request for a consolidated statement.

Reading the HSBC Premier statement

Where will the service fee be reflected?

The screenshot shows the HSBC Premier Account Statement for June 2011, including a portfolio summary and account details. Key elements include:

- Header: HSBC Premier, Premier Account Statement
- Customer Information: CUSTOMER NUMBER 121-45678-90, STATEMENT DATE 15JUNE2011, STATE SEQUENCE NUMBER 04
- Summary Section: **TOTAL RELATIONSHIP BALANCE** S\$3,899.88
- Portfolio Summary: Shows DEPOSITS AND INVESTMENTS with a balance of 4,297.61.
- Account Details Table:

DATE	Transaction Details	Deposit	Withdrawal	Balance
	BALANCE BROUGHT FORWARD			S\$4,348.87
	PREMIER SERVICE FEE		50.00	
	REP TRANSFER	0.78		4,297.61
	CREDIT INTEREST			4,297.61
	REP TRANSFER	0.78		4,297.61
	CLOSING BALANCE			4,297.61
	Transaction Turnover	0.78	50.00	
	Transaction Count	1	1	

Annotations with red arrows point to the date (15JUNE2011) and the Premier Service Fee entry in the account details table.

Under the provisions of the Deposit Insurance and Policy Owners' Protection Schemes Act 2011 (the "Act"), Singapore dollar denominated deposits with HSBC Bank (Singapore) Limited ("HSBC") held by a non-bank depositor ("Insured Depositor") will be insured by the Singapore Deposit Insurance Corporation Limited or such other company as may be designated as the deposit insurance and policy owners' protection agency for the purposes of the Act the "Agency"), for up to S\$50,000 per Insured Depositor, or such other limit as may be specified in the Act.
In addition, Singapore dollar denominated deposits: (i) with HSBC which are held by an Insured Depositor, as trustee under a trust account, or held on trust in a client account, will be insured by the Agency for up to S\$50,000 per account, or such other limit as may be specified in the Act; and (ii) placed with HSBC by an Insured Depositor under the Central Provident Fund Investment Scheme and/or the Central Provident Fund Minimum Sum Scheme will be insured for up to S\$50,000 per Insured Depositor, or such other limit as may be specified in the Act.
Issued by HSBC Bank (Singapore) Limited (Company Registration No. 201420624K).

If your Total Relationship Balance falls below S\$200,000, a service fee of S\$50 will be charged and reflected in your consolidated statement.

Reading the HSBC Premier statement

How is the Total Relationship Balance calculated?

Change of Personal Particulars: Please mail to: **HSBC Bank (Singapore) Limited** - Service Delivery - Banking Services, Robinson Road P.O. Box 896, Singapore 001746. Please complete all fields and allow 3-5 working days from receipt of your request for changes to be effected.

Full name as in NRIC/Passport: _____ **Telephone No.:** Home _____ Office _____ Mobile _____
(Please include your surname)

NRIC/Passport No.: _____ **Date of Birth:** ____/____/____ **Country:** _____ **Country code:** _____ **Area code:** _____ **Telephone number:** _____
(For updates of NRIC/Passport no., make a copy of your new NRIC/Passport and sign on the copy for verification purposes. For overseas numbers, please provide telephone number in this format. Provide as a Not-Singapore citizen.)

Declaration: _____
(We confirm that the information given in this form is correct and complete and by providing my/our signature(s), I am/We are giving HSBC the authority to update my/our records on file.)

Mailing / Residential Address: _____ **Postal Code:** _____
(A residential address must be provided if mailing address is a P. O. Box.)

Please effect the changes for all my:
 Sole account(s) Credit Card(s) (Principal Cardholder's signature required)
 Joint-OR account(s) Safe Deposit box no. _____ at _____ branch
 Joint-AND account(s) Insurance account(s) held with HSBC Insurance
(All joint account holder's signatures are required to effect changes) Signature of account holder / Principal card holder _____ Signature of joint account holder(s) _____

The following product and services are included in this statement:

Deposits	Deposits	Loans and Credit Cards	Insurance and Investments
<ul style="list-style-type: none"> Multi-Currency Savings Account Singapore Dollar Advance Account Singapore Dollar Current Account Singapore Dollar KidSaver Account Singapore Dollar Passbook Savings Account Singapore Dollar FlexiFlexi Account Singapore Dollar Premier Account/ Premier Lite Savings Account Singapore Dollar Statement Savings Account Singapore Dollar Time Deposits 	<ul style="list-style-type: none"> Foreign Currency Current Account Foreign Currency Savings Account Foreign Currency Time Deposits 	<ul style="list-style-type: none"> Auto Loan Credit Cards Home Loan Overdraft Personal Line of Credit Personal Loan Loans (including Education and Renovation Loan) 	<ul style="list-style-type: none"> Bonds Dual Currency Plus Insurance Shares Structured Deposits Structured Notes Unit Trusts

Information about your composite statement

- Account Details**
 - This is a summary of your portfolio and details of transactions made on the products and services offered under each account in one single statement on a periodic basis (except details of shares, unit trusts, credit cards, personal line of credit and insurance).
 - The composite statement only includes the products and services that are in the same customer name and customer number (based on your selection).
- Your portfolio at a glance**
 - "Total deposits and investments" refers to your deposits (ie savings account, current account, time deposit account, Advance account, Premier account, FlexiFlexi account, Multi-Currency Savings account and KidSaver account) in various currencies, and investments that are reflected based on market value, converted into Singapore dollar equivalent. These investments exclude bonds and structured notes as they are reflected at nominal value, as well as traditional insurance policies. "Total borrowings" includes all your credit facilities (ie overdraft, credit cards, personal line of credit and personal loan) in various currencies. The outstanding balance of your home loan is shown separately under "Mortgages". For details, please refer to the respective account summary below.
- Total Relationship Balance**
 - Your Total Relationship Balance is made up of the average daily balances for the month of your deposits, investments and insurance in the same name. Your sole account relationship balance will include the balances from your related joint account. For more details, please log on to www.hsbcpremier.com.sg
- Your upcoming action/payment dates**

This section is a useful reminder of dates you may need to take action on your finances during the next few weeks. The list is not exhaustive but may include:

 - The payment due date of your last credit card statement
 - The personal date of your personal line of credit
 - The payment due date of your personal loan
 - The payment due date of your home loan
 - The maturity date of your time deposits without maturity instructions
 - The renewal date of your insurance policies without renewal instructions

The dates shown for personal line of credit, personal loan, home loan or credit card are the scheduled upcoming payment dates, and do not include any overdue payment dates. The payment date appears even if you have paid before the date.

 - In case the date shown is a public holiday, the adjusted payment date will be the next working day.
- Portfolio summary**

It provides you with a breakdown of your total deposits and investments, total borrowings, insurance and other services by the type of currency.
- Currency equivalent**

This is the balance of your individual assets and portfolio, presented in Singapore dollars. It is an indicative value only for amounts denominated in foreign currencies.
- PhoneBanking Services transactions**

Transactions marked with "APB" followed by a six-digit reference number are performed through phone banking. You should provide this reference number to the Bank when making an enquiry on the transaction.
- Transaction references**

Mnemonic	Description	Mnemonic	Description	Mnemonic	Description
APS	Autopay charges	M.I.	Maturity instruction	GLOBAL	HSBC global ATM
APB	Automated telephone banking		0- Manual instruction	GTE	Guarantee
ATM	HSBC local ATM		1- Renew principal and interest	PLUS	VISA PLUS operated ATM
B/F	Balance brought forward		2- Renew principal and withdraw interest	QFBATM	QFB shared ATM (Singapore)
BSI	Balance triggered standing instruction		3- Withdraw principal and interest	TFR	Transfer
C/F	Balance carried forward		4- Overdue	TT	Telegraphic transfer
CCY	Currency	3RD PARTY PYMT	Payment made to a third-party		
CLE	Commission in lieu of exchange	DD	Demand draft		
CO	Cashier's order	DR	Debit		
C CARD PYMT	Payment made to a credit card account	DSI	Date triggered standing instruction		
CIRBUS	MasterCard CIRBUS operated ATM	Exch Rate	Exchange rate		

24-hour HSBC Premier banking hotline: 1800-227 8889 (in Singapore) or call collect to (65) 6216 9080 (from overseas)
 Visit our web site at www.hsbc.com.sg for our ATM/Branch locator.

Important notes:

- Where a product or service is not provided by the Bank, related information is provided to customers without any warranty regarding its accuracy or correctness and the Bank accepts no responsibility whatsoever to customers or any other persons in connection with the inclusion of such information in this statement or any reliance on or use of such information. In addition, information provided to you in "Your upcoming action/payment dates" section may be withdrawn or suspended by the Bank at any time without notifying you and you shall not hold the Bank liable for any damages, losses, costs or expenses that you may incur as a result of the Bank withdrawing or suspending or other wise omitting to provide the information to you at any time.
- Information related to credit cards, personal line of credit, shares, unit trusts and insurance shown is not reported up to the statement date of your composite statement. A detailed statement will be mailed to you separately either by the Bank or the service provider. For insurance, information will be shown on the composite statement of the policyholder (except for mortgage protection plan where the information will be shown in the statement of the life insured). For non-life insurance policies, information will be shown on the statement of the first named policyholder or, in the case of mortgage protection plan, in the statement of the first named life insured.
- All cheques, bills or other instruments deposited into the account shall be accepted for collection only and the proceeds are only available upon clearance.
- Any change(s) to any information and particulars of the account holder shall be promptly notified in writing to the bank.
- The account holder shall examine this statement of account and notify the bank in writing within such time as stipulated in the applicable terms and conditions governing the account if there are any alleged discrepancies, errors or omissions, failing which such statement of account shall be deemed correct and shall be conclusive.
- For all terms and conditions, please refer to the applicable terms and conditions governing the account, which shall prevail at all times.

DP

The back of your consolidated statement explains how your Total Relationship Balance is calculated.

Frequently Asked Questions

Q: Why does the Bank have a minimum Total Relationship Balance requirement?

A: At HSBC, we aim to provide high quality service to all our customers. In order to maintain the exclusivity and standards of HSBC Premier, we require a minimum Total Relationship Balance to be maintained by all HSBC Premier customers.

Q: How is the Total Relationship Balance calculated?

A: Total Relationship Balance is the total average balance, calculated every calendar month, of HSBC bank accounts in Singapore, held in the same name. The Total Relationship Balance for sole accounts will include related joint account balances. To protect our customers' privacy, we will not include balances from sole accounts when calculating the Total Relationship Balance for joint accounts.

Q: How much is the service fee?

A: A monthly service fee of S\$50 will be charged if the Total Relationship Balance for the preceding month is below S\$200,000.

Q: If one has a qualifying HSBC Premier account outside Singapore, but the HSBC Premier account in Singapore does not meet the minimum balance requirement, will the service fee be charged?

A: Customers who currently maintain Premier qualifying balances outside of Singapore can provide us with details of the country and account number of their overseas HSBC Premier account by calling their Relationship Manager or the 24-hour HSBC Premier banking hotline on 1800-227 8889 (in Singapore) or (65) 6216 9080 (from overseas), and the service fee will be waived.

Q: What happens if the Total Relationship Balance falls slightly below S\$200,000 due to market fluctuations? Will the service fee be charged?

A: To allow flexibility for changes in the value of the portfolio, the service fee will only be applied on accounts that have a Total Relationship Balance of more than 10% below the minimum balance requirement of S\$200,000 (ie S\$180,000 and below).

A global network of HSBC Premier Centres

Q: When is the service fee debited?

A: The service fee will be debited on the 3rd day of the following month. For example, if the Total Relationship Balance for the month of May is below the minimum balance requirement, a service fee of S\$50 will be debited on 3 June.

Q: Which account will the service fee be debited from?

A: The monthly service fee will be debited from the HSBC Premier Account. For customers who do not have one, the service fee will be debited from a Singapore-dollar denominated transactional account first, before a foreign-currency denominated transactional account (if any) is debited. Customers may choose to nominate an account by calling their HSBC Premier Relationship Manager or the 24-hour HSBC Premier banking hotline on 1800-227 8889 (in Singapore) or (65) 6216 9080 (from overseas).

Q: How will the service fee be reflected in my statement?

A: The charge will be reflected as HSBC Premier Service Fee.

Q: What happens if the account has an overdraft facility and the account is overdrawn? Will the fee still be deducted?

A: Yes, the service fee will be charged, and the overdraft interest will apply for the outstanding amount.

Q: Where can more information be found?

A: Please contact our 24-hour HSBC Premier banking hotline on 1800-227 8889 (in Singapore) or call collect to (65) 6216 9080 (from overseas), or speak to a HSBC Premier Relationship Manager. Alternatively, log on to www.hsbcpremier.com.sg for more information.

- Call us on 1800-227 8889 (in Singapore) or call collect to (65) 6216 9080 (from overseas).

Branches:

■ Holland Village Branch	263 Holland Avenue, Singapore 278987
■ Jurong Branch	Blk 131 Jurong Gateway Road, #01-257/259, Singapore 600131
■ Orchard Dhoby Ghaut Branch	69 Orchard Road, #01-60 Plaza Singapura, Singapore 238839
■ Tampines Branch	10 Tampines Central #01-25/26/27 Tampines 1 Singapore 529536

Branches with Premier Lounge:

■ Bukit Timah Branch	587 Bukit Timah Road, #01-04/#01-05 Coronation Plaza, Singapore 269707
■ Collyer Quay Branch	21 Collyer Quay, #01-01 / #02-01, Singapore 049320
■ HSBC Premier International Centre	6 Claymore Hill, #02-01, Claymore Plaza, Singapore 229571
■ Liat Towers Orchard Branch	541 Orchard Road, #02 / 03-01, Liat Towers, Singapore 238881
■ Marine Parade Branch	80 Marine Parade Road, #01-92, Singapore 449269
■ Serangoon Garden Branch	62 Serangoon Garden Way, Singapore 555958
■ Suntec City Branch	3 Temasek Boulevard, #02-738, Singapore 038983

Operating hours:

Monday – Friday	
9.30 am – 5.00 pm	Branch
9.30 am – 3.30 pm	Counter Services
Saturday	
9.30 am – 12 noon	Branch
9.30 am – 12 noon	Counter Services

Closed on Sundays and Public Holidays

HSBC Premier Call Centres around the world

Argentina	(5411) 4340 5010	Malaysia	(603) 8321 5208
Australia	(612) 9005 8192	Malta	(356) 21489100
Bahrain	(9714) 224 1000	Mexico	(52) 55 5721 3389
Bermuda	(441) 299 5252	New Zealand	(64) 9 368 8557
Canada	(1604) 216 8800	Oman	(9714) 224 1000
Cayman Islands	(1) 345 914 7676	Panama (English)	(507) 205 4751
Channel Islands	(44) 1534 616 313	Panama (Spanish)	(507) 205 4752
Chile	(562) 9156602	Philippines	(632) 976 8080
China	(86) 21 3888 8828 or (86) 400 820 8828	Poland	(48) 22 323 9999
Colombia	(57) 1 3361500	Qatar	(9714) 224 1000
Egypt	(202) 3535 9800	Russia (Moscow)	(7) 495 645 4555
France	(33) 1 55 69 75 75	Russia (St. Petersburg)	(7) 812 313 4555
Greece	(30) 210 696 2165	Saudi Arabia	(966) 1 4066679
Hong Kong	(852) 2233 3322	Singapore	(65) 6216 9080
India	(91) 2266668815	Sri Lanka	(94) 11 4 4722 72
Indonesia	(62) 21 25514722	Taiwan	(886) 2 8072 3012
Jersey	(44) 1534 616 313	Turkey	(90) 212 4440112
Jordan	(9714) 2241000	UAE	(9714) 2241000
South Korea	(800) 1577 3003	UK	(44) 1226 260 260
Lebanon	(9714) 2241000	USA	(1) 716 841 6866
Macau	(852) 2233 3322	Vietnam	(84) 8 37 247 666

Important Notes

The calculation of Total Relationship Balance in this booklet is applicable only to HSBC Premier customers in Singapore.

Information in this booklet is correct at the time of publication.