

Smart Banking at your fingertips

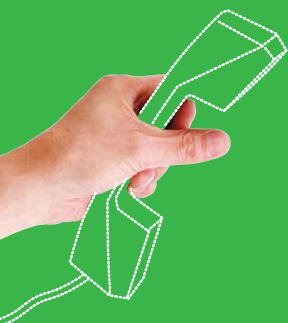
Service channels:



1. Debit Card



2. Internet Banking



3. Phone Banking



4. SMS

Smart Banking services are now open for you

HSBC offers our distinguished customers a wide selection of Banking Smart services through different channels. We provide simple and flexible solutions to meet your financial needs, so it's a wise choice to enjoy our Banking Smart services.



Debit Card Services

HSBC Debit Cards for both HSBC Premier and HSBC Advance, are China UnionPay (CUP) standard cards, providing you access to 2.4 million domestic and overseas Point of Sale (POS) terminals and thousands of ATMs. In addition to the convenience of ATM cash withdrawals and POS purchases, HSBC Debit Cards also offer services provided specially for HSBC China's customers. What's more, you can enjoy all these conveniences and benefits without any annual fee.

One-stop solution for local and foreign currency accounts

- ▶ You can link up to three local accounts to your HSBC Debit Card and adjust your supplementary accounts whenever you want. The primary account must be an RMB settlement account; and the two supplementary accounts can be either RMB or foreign currency accounts.

Greater convenience for domestic cash withdrawals

- ▶ Enjoy a daily domestic cash withdrawal limit of RMB20,000 (applicable to CUP and HSBC China ATM networks) and free cash withdrawals at HSBC China ATMs within the country (intra-province and inter-province).

Easy to access global overseas cash withdrawals

- ▶ Your HSBC Debit Card can be used to withdraw local currency at a large number of CUP ATMs in over 80 countries and territories with settlement from your RMB primary account, and at more than 10,000 HSBC Group ATMs in around 40 countries and territories with settlement from your supplementary foreign currency account(s) if you maintain any.

Free and flexible management of funds

- ▶ Don't worry about being short of cash when you shop. Your HSBC Debit Card can be used at over 2.4 million domestic and overseas POS terminals affiliated with the CUP network. You can also enjoy a number of continuously updated shopping, dining and other lifestyle privileges with your HSBC Debit Card.
- ▶ Move your money easily and efficiently between RMB accounts or between foreign currency accounts linked with your HSBC Debit Card through the Self-Service Fund Transfer function at HSBC China ATMs. You can also transfer funds from the RMB account linked with your card to other personal RMB accounts held with HSBC China.
- ▶ Enjoy 24/7 global access to your accounts by simply registering for HSBC Personal Internet Banking at www.hsbc.com.cn with your HSBC Debit Card so you can manage your personal finances anytime, anywhere!

Hassle-free travel with HSBC Global Emergency Services

- ▶ HSBC Global Emergency Services provide you with overseas emergency cash when you need it most. This service covers over 245,000 outlets in 200 countries and territories so you can always enjoy our considerate and convenient emergency services all over the world.

* The expression 'HSBC debit card' used herein means two kinds of debit card issued by HSBC China unless otherwise mentioned – HSBC Premier Debit Card (for HSBC Premier customers) and HSBC Advance Debit Card (for HSBC Advance customers).

* The above content is just for reference. For more detail, please check the Debit Card Terms and Conditions of HSBC Bank (China) Company Limited and visit www.hsbc.com.cn.

Simply register for HSBC Internet Banking at www.hsbc.com.cn with your HSBC China Debit Card or Phone Banking number to access your accounts, make local transfers, place remittance instructions, conduct 24-hour Foreign Currency Exchange, instantly convert funds between foreign currencies and CNY, open new term deposits and other personal banking functions.

Convenient & Fast

- ▶ Bank without boundaries by managing your account anytime and anywhere, without having to visit a branch.
- ▶ User-friendly layout makes it easy and intuitive for you to manage your finances.
- ▶ Help is just a quick call away at 800 820 8878.

Double protection

- ▶ Free [Security Device] generates random security code for logon protection.
- ▶ SSL protocol and 128-bit encryption technology protects your information.

Exclusive online privileges for global account management

- ▶ You can access and monitor all your HSBC accounts around the world via 'Global View' with a single logon.
- ▶ With HSBC's Global Transfer Service you can instantly transfer foreign currency between your HSBC accounts held in different countries or territories. The transaction fee will be waived for HSBC Premier customers; HSBC Advance customers can enjoy more preferential fee than conventional overseas remittances charge in HSBC China-USD 7 or equivalent*.

* The global transfer fee for HSBC Advance customers may change from time to time. Please refer to HSBC's website for details.

Make your banking records more organized

- ▶ Register for e-Statement and e-Advice and reduce paper clutter.
- ▶ You can view and download your banking statement for the past 12 months to keep your account in control.

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Phone Banking

You can use Phone Banking to get information on your accounts and manage your finances, such as account information, transfers and payments, interest rates, time deposits and other services.

Fast & Simple

- ▶ Call our Phone Banking hotline on 800 820 8878, an automated voice will help you carry out your transactions by providing easy-to-follow instructions at anytime.
- ▶ You can also talk to our professional Customer Service Representatives for assistance.

Secure & Confidential

- ▶ A unique Phone Banking Number (PBN) and Personal Identification Number (PIN) will be issued to enable you to use the service.

Service hours

- ▶ Both our automated Phone Banking services and our Customer Service Representatives are available 24 hours a day, 365 days a year.

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SMS Service

SMS Alert Messaging Service (SAMS)

This service allows you to choose to be informed via your mobile phone or HSBC Internet Banking of pre-defined events such as movements of account balance, maturing term deposits, loan account repayment due/overdue notice, weekly/monthly mini statement with latest 5 transactions history or birthday greetings from HSBC.

Call **800 820 8878**

Click **hsbc.com.cn**