

# PERSONAL CUSTOMERS

## Rates as of 1<sup>st</sup> September 2010

General conditions for the main transactions for retail customers

**HSBC**   
The world's local bank

The prices, rates and information in this leaflet cover the main services which are available on request.

All prices include VAT and are correct as of the date on the front of this booklet.

The price list and interest list may change from time to time. Any changes not included in the general terms and conditions of your current account agreement will be available in your HSBC branch or via direct banking channels.

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# Free operations and services

		All customers	HSBC Advance <sup>(1)</sup>	HSBC Premier <sup>(2)</sup>
<b>Free</b>	• Opening / closing of current account	✓	✓	✓
<b>Free</b>	• Monthly statement or e-statement <sup>(3)</sup>	✓	✓	✓
<b>Free</b>	• Quick and simple account transfer service	✓	✓	✓
<b>Free</b>	• Direct Banking <sup>(3)</sup>	✓	✓	✓
<b>Free</b>	• Cash withdrawals from HSBC Group ATMs <sup>(4)</sup>	✓	✓	✓
<b>Free</b>	• Cash withdrawals from another bank's ATMs for holders of an HSBC Package or Visa Infinite / Visa Premier / Gold Mastercard cards	✓	✓	✓
<b>Free</b>	• Cash withdrawals from account holding branch without issuing a cheque	✓	✓	✓
<b>Free</b>	• Cash withdrawals by cheque of up to 450 € per seven-day period at all French HSBC branches	✓	✓	✓
<b>Free</b>	• Moneo integrated into credit card	✓	✓	✓
<b>Free</b>	• Cheque-book	✓	✓	✓
<b>Free</b>	• External online transfer instruction	✓	✓	✓
<b>Free</b>	• Transfer instruction between HSBC France accounts for a same holder	✓	✓	✓
<b>Free</b>	• Automatic transfer set up	✓	✓	✓
<b>Free</b>	• Cancellation of direct debit authorisation	✓	✓	✓
<b>Free</b>	• Cancellation of cards	✓	✓	✓

		All customers	HSBC Advance <sup>(1)</sup>	HSBC Premier <sup>(2)</sup>
<b>Free</b>	<ul style="list-style-type: none"> <li>• Banking centre opened 24/7<sup>(3)</sup></li> </ul>		✓	✓
<b>Free</b>	<ul style="list-style-type: none"> <li>• Emergency encashment up to USD 2 000, or the local currency equivalent, in case of loss or theft of banking tools</li> </ul>		✓	✓
<b>Free</b>	<ul style="list-style-type: none"> <li>• Support for opening an account abroad within the HSBC Group and provision of banking tools<sup>(5)</sup></li> </ul>		✓	✓
<b>Free</b>	<ul style="list-style-type: none"> <li>• Account monthly fees</li> </ul>			✓
<b>Free</b>	<ul style="list-style-type: none"> <li>• Bank cheque issue charge</li> </ul>			✓
<b>Free</b>	<ul style="list-style-type: none"> <li>• French wealth tax statement</li> </ul>			✓
<b>Free</b>	<ul style="list-style-type: none"> <li>• Annual asset management statement</li> </ul>			✓
<b>Free</b>	<ul style="list-style-type: none"> <li>• Access to our tax and financial experts</li> </ul>			✓
<b>Free</b>	<ul style="list-style-type: none"> <li>• International transfers between your accounts within the HSBC Group<sup>(6)</sup></li> </ul>			✓
<b>Free</b>	<ul style="list-style-type: none"> <li>• Set up of rental agreement guarantees</li> </ul>			✓
<b>Free</b>	<ul style="list-style-type: none"> <li>• Bank card for your children up to 18 years of age (Carte Plus<sup>(4)</sup> from 12 years and Carte Visa Electron<sup>(5)</sup> from 16 years).</li> </ul>			✓
<b>Free</b>	<ul style="list-style-type: none"> <li>• Access to the exclusive advantages of the programme Home and Away</li> </ul>			✓

# Retail banking

## HSBC Hexagone

The package to make day to day banking easier:

### • Debit card

- Carte Bleue Visa, Visa Premier, Gold MasterCard or Visa Infinite

### • Services Included

- No account monthly fees
- No transfer-related charges
- Free cash withdrawals in France and EEA countries from all ATM's
- Free issuing of new card
- Free order of new PIN
- No charge for sending card or cheque book (excluding postage costs)
- No charge for stopping cheques

### • Overdraft facility up to 3,000 €<sup>(7)</sup>

### • Exemption from bank charges up to 12 €/quarter

### • Insurance against loss / theft of cards or cheques

- HSBC Volassur<sup>(8)</sup>

### • Remote banking services

- HSBC Alerts – 25 SMS or e-mails/month

### • Monthly charge:

	Individual	Joint
- Carte Bleue Visa	7.80 €	10 €
- Visa Premier / Gold MasterCard	14 €	20 €
- Visa Infinite	28 €	41 €

## HSBC Passeport

### • International services

- 25% discount on support services for account opening abroad within the HSBC Group and provision of bank card and cheque-book<sup>(5)</sup>
- International transfer online on www.hsbc.fr
- Free international transfers<sup>(6)</sup>
- Free cash withdrawals from any HSBC ATMs<sup>(4)</sup>
- Opening of interest bearing account in foreign currency
- Legal assistance abroad
- Access to internet site dedicated to expatriates

### • Charges for HSBC Passeport

- Monthly charge..... 21 €/month
- HSBC Passeport in addition to HSBC Hexagone..... 15.75 €/month

*These special conditions are reserved only for students up to 28 years of age :*

*- HSBC Hexagone : enjoy a 50 % discount on your monthly Carte Bleue Visa charge*

*- HSBC Passeport : free, on demand.*

*Supplementary advantages are reserved for students from our partner schools : please contact your local branch for further information*

## Account Management

- Account statement
  - Monthly statement or e-statement<sup>(3)</sup> ..... Free
  - Biweekly ..... per month 1 €
  - Daily ..... per month 12 €
- Charge for sending card or cheque book (excluding postage costs) ..... 2.75 €
- Account monthly fee ..... per quarter 6 €

## Direct banking

- Access and management of your account online or over the phone<sup>(3)</sup> ..... Free
  - Online banking on www.hsbc.fr<sup>(3)</sup> ..... Free
  - Telephone banking: HSBC Customer Relationship Centre on 0 810 2 4 6 8 10<sup>(3)</sup> ..... Free
  - HSBC Mobile on www.hsbcfrance.mob<sup>(3)</sup> ..... Free
- Alert services: “HSBC Alertes”  
(banking or stock market information sent by email or text)
  - Monthly charge for 6 SMS or e-mails/month ..... 2 €
  - Monthly charge for 25 SMS or e-mails/month ..... 5 €
  - Beyond subscription<sup>(9)</sup> ..... per SMS 0.35 €  
per e-mail 0.15 €

## Payments

### Bank cards

50% discount for additional card on the same account where the card is of identical or lower category

- Visa Infinite ..... 290 €
- Visa Premier/Gold MasterCard ..... 126 €

- Carte Bleue Visa ..... Deferred debit 45 €  
Immediate debit 35 €
- Carte Visa Electron ..... 31 €
- Carte Plus (withdrawal card) ..... 15 €
- Separate card Moneo ..... 12 €
- Issuing of new card ..... 9 €
- Change of visual ..... 9 €
- Re-issuing PIN code ..... 8 €

### Cash withdrawals in euro area

- Cash withdrawals in euros from Group ATMs ..... Free
- Cash withdrawals in euros from another bank’s ATMs :
  - For holders of Visa Premier / Gold MasterCard / Visa Infinite or HSBC package (“convention”) ..... Free
  - For holders of carte Bleue Visa, from the 5<sup>th</sup> withdrawal per month ..... per withdrawal 1 €
  - For holders of carte Plus, Visa Electron, from the 3<sup>rd</sup> withdrawal per month ..... per withdrawal 1 €
- At any counter of the Visa or MasterCard network branches in the euro zone ..... 5 €

### Cash withdrawals outside of the euro zone

- Cash withdrawals From HSBC ATMs ..... Free
- Cash withdrawals From other banks’ ATMs ..... 3.05 € + 2.90%<sup>(10)</sup>
- At any counter of the Visa or MasterCard network branches in the euro zone ..... 5 € + 2.90%<sup>(10)</sup>

Payments outside of the euro zone ..... 2.90%<sup>(10)</sup>

## Cheques<sup>(11)</sup>

- Bank cheque issue charge ..... 11 €
- Charge for cheque(s) to be stopped by issuer ..... 12.50 €
- Cheque returned unpaid ..... 15.50 €

## Collection of foreign cheques<sup>(12)</sup>

- Payment and Transfer charges ..... 0.12 % of the transaction  
min. 16.50 €
- Postage costs<sup>(13)</sup> ..... 25 €

## Transfers

### Standing orders

- Charge for standing order to a third party ..... by transfer 0.85 €

### Domestic payment transaction

- External transfer ordered online ..... Free
- External transfer ordered through your branch with all data for automatic processing (SWIFT / IBAN) ..... 3.70 €
- Internal transfer between HSBC accounts for the same holder ..... Free

## European transfers

### Transfer ≤ 50,000 €

Transfer in euros or Swedish krona to / from a EEA country (27 Member States + Iceland, Liechtenstein, Norway) and Switzerland.

Only optional fee available: "Share"

- Issuing a one-off external transfer carried out online ..... Free
- Issuing European transfer through your branch ..... 3.70 €

### International transfers<sup>(14)</sup>

#### European transfer > 50,000 €

Transfers within EEA countries in all currency denominations (except euros and Swedish krona) without any restriction on the amount to an EEA country.

Only optional fee available: "Share"

Any other transfer, irrespective of the amount and currency

Optional fees available: "Share", "Ben", "Our"

- Receiving an international transfer ..... 16 €
- Issuing an international transfer<sup>(15)</sup>
  - Transfer carried out online ..... 10 €
  - Branch transfer charge ..... 0.10 % of transaction  
min. 16 €
- Correspondent fees ..... 18 €
- Additional charges (applicable if IBAN or SWIFT not provided or incorrect) ..... 13 €

# Trading / Saving / Investments

## Stock market orders

### Euronext market<sup>(16)</sup>

- Order placed online or through the customer relationship centre
  - Unlimited access to Euronext stock prices deferred by 15 minutes ..... **Free**
  - HSBC Invest ..... 0.65 % of amount of order min. 10 €
  - HSBC Invest Expert ..... 0.29 % of amount of order min. 15 €
- Unlimited access to Euronext<sup>(16)</sup> stock prices with real-time streaming ..... per month 5 €
- Order placed in branch ..... 1.50 % of amount of order min. 15 €
- Deferred settlement service<sup>(17)</sup> ..... optional
  - Charge prorated (calculated on carrying day) ..... 0.022 %
  - Extension ..... 0.299 % min. 10 €

### Other eurozone markets<sup>(18)</sup>

In branch or via the Customer Relationship Centre's Securities Desk

	Proportional fee <sup>(19)</sup>	Minimum charge
Up to 16,000 €	1.55 %	85 €
Over 16,000 €	1.45 %	excluding foreign brokerage fees

## Custodian fees

Custodian fees are received on a half-yearly basis and calculated in view of the securities held in the portfolio at 30<sup>th</sup> June and 31<sup>st</sup> December each year

- Custodian fees on HSBC Group UCITS ..... **Free**
- Other values

Amount of portfolio based on total value of billable lines only	Set charge per line <sup>(20)</sup>	Proportional charge per level
Up to 80,000 €		0.12 %
80,001 € to 160,000 €	2.50 €	0.09 %
Over 160,000 €		0.07 %
Minimum charge per account		per half-year period 14 €

HSBC's third party provider receives a commission for the sale of the HSBC France UCITS range (refund on management fee)

- Equities: 0.60% to 1.48%
- Bonds or other debt securities: 0.33% to 0.78%
- Diversified: 0.55% to 1.40%
- Money market: 0.05% to 1.15%
- Formula funds: please refer to the specific sales brochures for the funds in question.

In accordance with Article 314-76 of the AMF's general regulations, HSBC France may be contacted should investors require any further information.

These rates are likely to change in view of changes in the markets and UCITS.

## Securities transactions

- Cleared transaction ..... per transaction 15.30 €
- Uncleared transaction ..... 0.33 % <sup>(21)</sup>  
min. 15.30 €

## Other securities transactions

- Share-based savings scheme management charge  
(excluding custodian fees) ..... Free
- Payment of coupons:
  - Euronext securities<sup>(16)</sup> ..... Free
  - Foreign securities, Euroclear deposit ISIN<sup>(16)</sup> ..... Free
  - Foreign securities, foreign deposit ISIN ..... 3 %
- Charge for external UCITS ..... per transaction 30 € <sup>(22)</sup>
- Transfer of securities to another institution
  - Deposit: France, Belgium, Netherlands ..... per line 5 €  
min. 40 €
  - Deposit: foreign ..... per line 50 €
- Transfer of share-based savings scheme  
to another institution<sup>(23)</sup> ..... 60 €

## Portfolio statement<sup>(24)</sup>

- Annual statement ..... Free
- Monthly, quarterly or half-yearly statement ..... 10 €
- French wealth tax statement ..... 25 €
- Statement on request ..... 30 €

## Savings

### Other services

- Elysées Rémunération : automatic savings service ..... 10 €
- Charge for transferring a PEL or CEL savings account  
to another institution ..... 55 €

## Elysées Patrimoine Statements<sup>(24)</sup>

Document summarising assets and loans held

- Personal <sup>(25)</sup> or family<sup>(26)</sup> statement
  - Monthly ..... 5 €
  - Quarterly ..... 9 €
  - Half-yearly ..... 13 €
  - Annually ..... 22 €

# Loans and overdrafts

## Overdrafts<sup>(27)</sup>

### Authorised overdraft

- Annual nominal rate<sup>(28) (29)</sup> ..... Base Rate<sup>(30)</sup> + 4.50 to 8 %
- Application fee ..... per offer 20 €

### Overdraft facility provided under a HSBC package (“convention”) <sup>(7)</sup>

- Annual nominal rate ..... BR + 7 to 9.50 %

### Unauthorised overdraft

- Annual nominal rate<sup>(28)</sup> ..... BR + 9.50 %

### Other fees

- Minimum flat-rate charge  
(for overdrafts < 400 euros based on daily average  
between two cut-offs<sup>(31)</sup>) ..... per month 5 €  
or per quarter 15 €
- Letter informing customers about unauthorised  
overdraft ..... 15 €

## Loans

### Personal loans<sup>(29) (32)</sup>

The Effective Annual Rate is indicated on the preliminary offer or statement

### Personal and student loans

Interest rates are set based on market

- Application fee ..... 1 %  
min. 55 €  
max. 120 €
- Student loan application fee ..... 43 €
- Change in payment schedule requested by the client ..... 15 €
- Notice of default ..... 80 €
- Annual information letter on guarantees ..... 20 €

### Credit option on debit card

#### “Libertel” credit option

- Annual Visa Libertel bank card charge ..... Free
- Annual nominal rate (excluding optional insurance) BR + 3.50 to 6.50 %
- Annual management charge<sup>(33)</sup> ..... 29 €

## Mortgages

The effective annual rate is indicated on the preliminary offer or conventional loan statement, fixed or variable rate, with flexible repayments, interest-only loan, home savings loan. Interest rates are set based on market conditions.

- Application charge based on borrowed funds<sup>(34)</sup> ..... 1 %  
min. 300 €  
max. 1,000 €
- Additional fees if funds released in several instalments<sup>(34)</sup> ..... 185 €
- Mortgage fees
  - Reminder letter in the event of unpaid mortgage instalments.... 80 €
  - Issuing an amendment to loan agreement or amended offer  
(charge for loan agreement transfer) ..... 250 €
  - Statement of repayment schedule ..... 50 €
  - Flexible repayment request ..... 25 €
  - Re-issuing repayment schedule ..... 25 €
  - Mortgage guarantee release certificate ..... 15 €
- Annual information letter on guarantees ..... per guarantee commitment 20 €

## Issue of guarantees

(tax, rent, etc.)

- Charge for drawing up a deed ..... from 45 € to 110 €
- Addendum ..... 45 €
- Annual risk fee (calculated based on amount of guarantee  
and received quarterly in advance) ..... 1.20 to 2 %  
min. 30 €

## “Buying a home in France” offer<sup>(35)</sup>

Support for our English-speaking customers’ property projects in  
France and quotation available in English ..... 1 %  
max. 2,000 €

# Other banking services

## Operating incidents and exceptional transactions

- Incident in your account requiring specific process (activity resulting in an irregular debit from the account, collection and issuing of a non-formalised cheque, missing signature, transactions on an account subject to legal restriction, wrong cheque deposit, etc.)
  - Per transaction, up to 3 per day ..... 8.10 €
- Charge for blocking card by bank for improper use ..... 36 €
- Charge per unpaid direct debit<sup>(36)</sup> ..... amount of debit  
max. 20 €
- Cost of information letter prior to cheque being rejected due to insufficient funds<sup>(37)</sup> ..... 13 €
- Standard charge per cheque rejected due to insufficient funds<sup>(36)</sup>
  - Cheque < 50 € ..... 30 €
  - Cheque ≥ 50 € ..... 50 €
- Report to Banque de France
  - Due to card cancellation following payment incidents ..... 30 €
  - Due to issued cheque during restricted ..... 20 €
- Management of banking restriction from another bank ..... 30 €
- Fiscal seizure charge ..... 100 €
- Garnishment charge ..... 100 €
- Administrative seizure ..... max. 100 €  
up to 10 %  
of amount blocked

## International account

### Account opening

- Support for setting up a bank account overseas and provision of banking tools<sup>(5)</sup> ..... 140 €

### Foreign exchange

A foreign currency commission, calculated per level, applies for any transaction requiring the buying or selling of currencies

- Foreign exchange commission (cash or forward)
  - Up to 75,000 € ..... 0.05 %
  - 75,001 € to 150,000 € ..... 0.025 %
  - Over 150,000 € ..... 0.0125 %  
min. 16.50 €

### Manual exchange

- Issuing and buying back bank notes ..... per transaction 5.40 €
- Issuing Travellers Cheques in other currencies / euros ..... 1.50 %<sup>(38)</sup>  
min. 5.40 €
- Buying back Travellers Cheques in other currencies ..... 1.50 %<sup>(38)</sup>

### HSBC emergency encashment

- Assistance service abroad for an HSBC France customer ..... 15 €<sup>(39)</sup>
- Assistance service in France for a foreign customer  
flat-rate ..... varying depending  
on the country

## Other services

- When account is closed, and at customer's request, provision of a list of transactions operated by the bank..... 15 €
- Charge for searching documents or supplying a copy<sup>(40)</sup>  
from 6 € to 20 €
- Bank correspondence kept at branch at the customer's request  
per year 65 €
- Inheritance
  - Inheritance application charge..... 0.60 % of assets  
min. 130 €  
max. 700 €
  - Annual management charge + recovery of costs  
(correspondence, postage) ..... 40 €
- Safe rental charge (depending on capacity)..... please contact us
- Alternative banking tools..... per year 42 €

## Services no longer on sale

### Packages - "Conventions"

#### Monthly charge

- Convention HSBC Patrimoine individual
  - Visa Infinite card ..... 31 €
  - Visa Premier / GoldMasterCard cards ..... 16.80 €
- Convention HSBC Patrimoine joint
  - Visa Infinite card ..... 43 €
  - Visa Premier / GoldMasterCard cards ..... 23.80 €
- Convention HSBC Dynamique individual
  - Visa Premier / GoldMasterCard cards ..... 14.50 €
  - Carte Bleue Visa ..... 8 €

- Convention HSBC Dynamique joint
  - Visa Premier / GoldMasterCard cards ..... 20.50 €
  - Carte Bleue Visa ..... 11 €
- Convention HSBC Avenir ..... 3.75 €

#### Quarterly charge

- Passeport Avenir ..... 8.50 €
- Convention Elysées 2 individual / joint ..... 26 € / 31 €
- Convention HSBC Premier 2 individual / joint ..... 32.50 € / 40 €

#### Half-yearly charge

- Convention Première Avenue ..... 16 €

#### Annually charge

- Convention Elysées 1 ..... 75 €
- Convention HSBC Premier ..... 95 €

## Bank card

#### Annual charge

- Carte Bleue National ..... deferred debit 45 €  
immediat debit 35 €

## Other services

- Annual management charge, Plan Elysées Bourse ..... 15 €
- Home CCTV surveillance, Elysées Surveillance  
Monthly charge for apartment / house ..... 29.50 € / 37 €
- Health insurance

# Insurance

## Personal protection

Annual rates in force at 09/01/2010

- HSBC Famille Prévoyance<sup>(8)</sup>  
Accidental death insurance associated with current account  
and savings accounts ..... 26 €
- HSBC Garantie des Accidents de la Vie (GAV) insurance<sup>(9)</sup>
  - Individual ..... 105 € or 128 €<sup>(41)</sup>
  - Family ..... 190 € or 236 €<sup>(41)</sup>
- HSBC Capital Prévoyance<sup>(42)</sup>  
Death insurance – all causes ..... please contact us

## Protection of your belongings

Annual rates in force at 09/01/2010 liable to change

- HSBC Volassur<sup>(8)</sup>  
Insurance against loss / theft of banking tools ..... 24 €
- HSBC Garantie Habitation<sup>(43)</sup>  
Home Insurance ..... please contact us

We remind you that according to French regulations, private individuals whose fiscal residence is located in France, have to declare, when filing their tax return, all accounts opened and closed abroad. The failure to respect this rule may result in the payment of local tax reminder and fine.

(1) HSBC Advance is available for :

- Customers who have an individual monthly income of at least 2,500 € (or 3,500 € for a couple) which is paid into their HSBC Bank Account and have one or more products taken out through our independent financial advisory service (debit card or HSBC package (“convention”)); or
- Customers with savings or investments of at least 30,000 € with HSBC Bank. We request that your annual income is paid into your HSBC Advance Bank Account.

HSBC Advance services can also be provided thanks to the quality of the business relation.

(2) HSBC Premier is available for customers who have had an HSBC account for 2 years and :

- Customers who have an individual monthly income of at least 4,500€ ( or 6,000€ for a couple) which is paid into their Premier Bank Account and have one or more products taken out through our independent financial advisory service (excluding mortgage-related insurance products), or
- Customers with savings or investments of at least 75,000 € with HSBC Bank . We request that your annual income is paid into your HSBC Premier Bank Account.

HSBC Premier services can be provided thanks to the quality of the business relation.

(3) Excluding internet connection cost.

Telephone Banking : Cost of a local call in France from a landline HSBC Customer Relationship Centre. Opening hours: Monday to Friday - 8AM to 10PM and Saturday - 9AM to 5.30PM.

HSBC Mobile : mobile compatible internet mobile. Excluding internet connection cost and GSM subscription, according to operator.

(4) Only MasterCard are accepted by Canada’s HSBC ATMs.

(5) Subject to your application being accepted by your HSBC branch and in accordance with local regulations.

(6) Excluding correspondent fees and under the conditions indicated in the contract.

(7) Subject to your application being accepted. Overdraft facility which may be used for up to 15 calendar days per month, consecutive or not. Example for an overdraft of 3,000 € per day for 15 days: total cost of 19.50 € (including the highest overdraft fee calculated at a rate of 0.05%) with an interest rate equal to the HSBC base rate + 7%, i.e. a rate of 14.40% 1<sup>st</sup> June 2010. APR: 17.13%, giving an APR for a one-day unit period of 0.0433%.

(8) Collective insurance policy taken out by HSBC France with HSBC Assurances IARD (France), a company governed by the French insurance regulation.

(9) Charged as of receipt of the first SMS/e-mail, whatever the media selected.

(10) Of gross transaction amount.

(11) Cheque remitted before midday: value date D + 1.

(12) Foreign cheques may be subject to additional charges (correspondent fees).

(13) For cheques paid if account presents a credit.

(14) Additional charges may be applied by French or foreign correspondents, or as required by a specific service. Preferential conditions are reserved for HSBC Premier customers: please contact us for further information.

(15) Charge calculated based on the amount of the transaction. For transactions over 75,000 euros, please contact us.

(16) France, Belgium, Netherlands.

- (17) Only available for securities eligible for the deferred settlement and published by Euronext Paris. These rates are applied in addition to usual brokerage fees and may be changed at any time.
- (18) Excluding France, Belgium, Netherlands. For other markets, please contact us.
- (19) And any local taxes.
- (20) ISIN securities, listed in France. For other securities, set charge: 5 euros per line.
- (21) Of the amount of the transaction.
- (22) In addition to subscription charges relating to the UCITS.
- (23) In addition to any charges per line.
- (24) These rates are to be understood "per statement".
- (25) Individual subscription.
- (26) Subscription for couples.
- (27) Depending on the nature of the overdraft, the APR is indicated on the preliminary offer, agreement or statement.
- (28) Charges and fees are included in the annual percentage rate (APR); the fee on the highest overdraft each month is equal to 0.05%.
- (29) The rate varies depending on the amount of the loan, its term, guarantees, etc.
- (30) BR: HSBC base rate 7.40% at 1<sup>st</sup> June 2010. The base rate is the rate set by each bank depending on the nature of the loan granted and in view of various capital market rates. This rate serves as a basis for calculating the agreement rate for loans.
- (31) Excluding APR. Charge for authorised and unauthorised overdraft.
- (32) The information contained in this section does not constitute a loan offer.
- (33) Exemption from management charges if customers take out the Visa Libertel bank card.
- (34) Except for "Prêts d'Epargne Logement" home savings loans.
- (35) The amount includes all charges (commissions,...).
- (36) Charge not collected if refused.
- (37) The foreign exchange commission is included in the exchange rate. The exchange rate applied is that in force on the day of the transaction, as displayed in the branch. For Travellers Cheques, extra flat-rate charge of 3 € if order < 100 € or if sale < 50 €.
- (38) Or its equivalent value in local currencies outside the eurozone.
- (39) For significant levels of research, possible quote on request.
- (40) Depending on the formula chosen (from 10 or 30% partial permanent disability).
- (41) Individual insurance policy in the event of death or total and definitive disability taken out by HSBC France's subsidiary of HSBC Assurances Vie (France).
- (42) Collective insurance policy taken out by the subsidiary of HSBC France with Allianz IARD (France) and Protexia (France), companies governed by the French insurance code.

## **The quality of HSBC service: always available to you**

HSBC is very committed to the quality of service.

To help us to continually improve our service, do not hesitate to contact your Relationship Manager.  
Your relationship manager is the cornerstone of your relationship with HSBC.

Alternatively, you can contact our Customer Relationship Quality Department,  
who can answer your questions.

### **DIRECTION DE LA QUALITE "RELATIONS CLIENTELE" (CUSTOMER RELATIONS QUALITY DEPARTMENT)**

103, avenue des Champs-Élysées - 75419 Paris Cedex 08

 N° Vert 0 800 215 915

FREE CHARGE CALL IN FRANCE FROM A LANDLINE

In last resort, you can contact the mediator of HSBC,  
Whose address and phone number appear on your bank statement.

He will intervene to facilitate the resolution of the dispute and find the most adequate solution.

## How to subscribe or find out more?

Contact your Relationship Manager  
Call HSBC Customer Relationship Centre

**0 810 2 4 6 8 10** 

Local rate in France on a landline telephone

Log on to  
**[www.hsbc.fr](http://www.hsbc.fr)**

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**HSBC France**

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Bank and insurance brokerage company registered with the French insurance intermediary registrar (ORIAS – [www.orias.fr](http://www.orias.fr)) under number 07 005 894.

**HSBC Assurances Vie (France)**

French limited company (Société Anonyme) with a capital of 115,000,000 euros - SIREN number 338 075 062 – Paris trade and company register  
Address : 75419 Paris Cedex 08 – head Office : 15, rue Vernet - 75008 Paris  
Company governed by the French insurance code

**HSBC Assurances IARD (France)**

French limited company (Société Anonyme) with a capital of 7,300,000 euros - SIREN number 380 911 123 – Paris trade and company register  
Address : 75419 Paris Cedex 08 – head office : 15, rue Vernet - 75008 Paris  
Company governed by the French insurance code

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