

Client: HSBC
Job: AMA DM full copy (chi + eng)
Date: 23/11/2006

(cover)

全因您，這刻更可貴。

It's you who make this moment extra precious.

(lead-in)

全家歡聚，每刻都有快樂。深諳理財的您，當然能為家人凝聚更高層次的幸福喜悅，像博物館一樣，讓這刻更可貴。

博物館集合各種珍貴的藝術傑作，一家同往欣賞，滿足感將提升至更高層次，時刻份外難忘。同樣，匯豐讓您集中財富，享用多元化的投資及存款服務，提升理財能力，讓家人的每一刻加倍精采。

(back cover)

有您集中財富，家人自然賞盡精采。

Concentrate your assets to enrich the lives of your family.

(url/hotline signoff icon)

查詢熱線 2233 3722

www.hsbc.com.hk

Enquiry 2233 3722

www.hsbc.com.hk

(programme mechanics)

增加「存款及投資結餘」，送您雙重現金獎賞！

Raise your Deposit and Investment (D+I) balance and be doubly rewarded!

第一重 達到淨增長額目標，即獲現金獎賞！

Stage One - Cash incentive for reaching your balance growth target!

於2007年1月1日至1月31日(推廣期)期間，增加您的「存款及投資結餘」至淨增長額目標，並保持或提高此金額至2007年3月31日，即可享獲現金獎賞！增長越多，獎賞越大。

From 1 January to 31 January 2007 (Promotional Period), when you increase your D+I balance by the specified target and maintain it until 31 March 2007, you will enjoy the cash incentive. The higher the balance growth, the richer the reward!

客戶	個人「存款及投資結餘」淨增長額目標	06年12月結餘	07年1月結餘	07年2月結餘	07年3月結餘	現金獎賞%	是否符合現金獎賞要求	可獲現金獎賞
----	-------------------	----------	---------	---------	---------	-------	------------	--------

A	\$50,000	\$200,000	\$300,000	\$300,000	\$300,000	0.1%	是	$(\$300,000 - \$200,000) \times 0.1\% = \100
B	\$100,000	\$300,000	\$450,000	\$200,000	\$200,000	0.1%	否	\$0 (未達到淨增長額目標)
C	\$50,000	\$200,000	\$280,000	\$290,000	\$276,543	0.2%	是	$\$76,543 \times 0.2\% = \153
D	\$10,000	\$20,000	\$320,000	\$320,000	\$320,000	0.2%	是	\$500 $(\$300,000 \times 0.2\% = \$600 > \text{現金獎賞上限 } \$500)$

Custo mer	Balance growth target	Balance as of Dec 2006	Balance as of Jan 2007	Balance as of Feb 2007	Balance as of Mar 2007	Cash Incentive%	Eligibility for cash incentive	Cash incentive amount
A	\$50,000	\$200,000	\$300,000	\$300,000	\$300,000	0.1%	Yes	$(\$300,000 - \$200,000) \times 0.1\% = \100
B	\$100,000	\$300,000	\$450,000	\$200,000	\$200,000	0.1%	No	\$0 (failed to reach target)
C	\$50,000	\$200,000	\$280,000	\$290,000	\$276,543	0.2%	Yes	$\$76,543 \times 0.2\% = \153
D	\$10,000	\$20,000	\$320,000	\$320,000	\$320,000	0.2%	Yes	\$500 $(\$300,000 \times 0.2\% = \$600 > \text{upper limit of } \$500)$

(offer box)最高可獲港幣500 元現金獎賞

Maximum Cash Incentive HK\$500

– 現金獎賞上限為港幣500元。詳情請參閱本函附奉的條款及細則。

Maximum cash incentive is HKD 500. For details, please refer to the enclosed Terms & Conditions.

– 現金獎賞將根據 2007年3月或1月的「存款及投資結餘」淨增長額計算，以較低的淨增長額為選擇準則。

The cash incentive is calculated using the net D+I balance growth as of January or March 2007, whichever is lower.

第二重 尊享理財服務，現金賞上加賞！

Stage Two – Additional cash incentive for wealth management service subscriptions.

成功達到增長目標後，如您亦曾於推廣期內選用以下理財服務，更可獲得額外現金獎賞！

Once you have reached your balance growth target, if you also take up any of the following wealth management services, you are entitled to additional cash incentive of up to HK\$2,200!

(offer box)最高可獲港幣2,200元現金獎賞
Maximum Cash Incentive HK\$2,200

綜合理財戶口	現金獎賞
開立卓越理財戶口	港幣1,500元

投資及存款產品	
證券買/賣交易	港幣100元
整額認購開放式單位信託基金	港幣200元
開立港元/外幣定期存款	港幣100元

Integrated Accounts Opening	Cash Incentive
New HSBC Premier account opening	HKD 1,500

Wealth Management Products	
Securities trading (Buy/Sell)	HKD 100
Lump-sum subscription of unit trusts	HKD 200
Set up new HKD/FCY Time Deposit	HKD 100

- 客戶只可於同一項產品內獲贈現金獎賞一次。

Each customer can only enjoy the cash incentive once for each product category.

- 額外現金獎賞只適用於成功增加目標淨增長額之客戶。

Additional cash incentives are only available to customers who have reached their balance growth target.

更多理財優惠，盡握財富優勢！

More bonus offers to help you seize wealth management initiatives!

只須選用以下理財產品，即可享獲多種精采優惠。

Take up any of the following wealth management products to enjoy multiple bonus offers.

投資及存款產品	尊享優惠
證券買/賣交易	豁免經紀佣金
整額認購開放式單位信託基金	減免首次認購手續費

開立港元/外幣定期存款

尊享額外優惠年利率

Investment and Deposit Product

Exclusive Offer

Securities trading (Buy/Sell)

Broker fee waiver

Lump-sum subscription of unit trusts
charge

Reduction of initial subscription

Set up new HKD/FCY Time Deposit

Bonus interest rate

- 以上優惠只限此函之收件人享用。

Above offers are only available to the recipient of this letter.

- 以上優惠不可轉讓他人或兌換現金。

Offers are non-transferable and may not be exchanged for cash.

卓越理財服務，唯你尊享！(IFS product features)

HSBC Premier – Reward and deliver benefits to top-tier customers, like you!

卓越理財專人理財服務

- 特派客戶經理及客戶主任為您提供個人化的理財服務，妥善管理財富。

Personalised service

-A dedicated Customer Relationship Management Team will provide you with unsurpassed personalised service and assistance for all your wealth management needs.

度身設計投資服務

- 一系列多元化的投資產品及服務。
- 個人化財富組合管理計劃。
- 一系列度身設計的結構產品。
- 尊享「特快股票落盤專線」及免費「e提示」短訊服務。

Tailor-made investment services

- A series of diverse investment products and services.
- Personalised Customer Portfolio Management Services.
- A series of tailor-made structured products.
- Exclusive Express Stock Order Placement Hotline and free e Alerts Investment Order Confirmation Services.

優惠利率及服務費

- 特設多種定期存款、貸款及匯率優惠。
- 豁免多項服務費用。
- 透過匯豐集團遍佈全球的自動櫃員機，於戶口內提取現金，費用全免。

Preferential rates and service fees

- Privileged terms on time deposit, lending interest and exchange rates.
- A host of bank charge waivers.
- No handling charge for cash withdrawal from your accounts at all HSBC Group ATMs worldwide.