

term deposit rates

All rates are effective and current from 24th June 2009. Term Deposit rates are for \$100,000 and above.

1 – 2 Months	3.05%	3 Years	5.30%
3 Months	4.05%	4 Years	5.75%
4 Months	4.00%	5 Years	6.40%
5 Months	4.00%		
6 Months	4.15%		
9 Months	4.25%		
10 Months	4.25%		
1 Year	4.60%		
2 Years	5.30%		

For more information, contact the HSBC Premier Call Centre on 0800 028 088.

Eligibility criteria applies to HSBC Premier. HSBC's Personal Financial Services Terms and Conditions, Personal Financial Services Fees and Charges, Investment Statement for Term Investments and most recent Disclosure Statement are available free of charge from any HSBC branch or on our website – www.hsbc.co.nz. All interest rates quoted subject to change. Issued by The Hongkong and Shanghai Banking Corporation Limited, incorporated in the Hong Kong SAR with limited liability, acting through its New Zealand branch.

home loan rates

All rates are effective and current from 24th June 2009. Home Loan rates are for \$500,000 and above.

Floating	6.30%
Revolving	6.85%
Home Smart	6.30%
Fixed – 6 months	5.39%
Fixed – 1 year	5.69%
Fixed – 2 year	6.25%
Fixed – 3 year	6.95%
Fixed – 4 year	7.50%
Fixed – 5 year	7.95%

For more information, contact the HSBC Premier Call Centre on 0800 028 088.

Eligibility criteria applies to HSBC Premier. HSBC's Personal Financial Services Terms and Conditions and Personal Financial Services Fees and Charges are available free of charge from any HSBC branch or on our website – www.hsbc.co.nz. Normal lending criteria and minimum loan value applies to all loans. Mortgage lenders insurance or application fees may also apply. All interest rates quoted subject to change. Issued by The Hongkong and Shanghai Banking Corporation Limited, incorporated in the Hong Kong SAR with limited liability, acting through its New Zealand branch.

online savings account

\$10,000 and above	3.15%
\$9,999 and below	1.15%

cash management account

All Balances	1.50%
--------------	-------

savings cheque account

\$10,000 and above	1.50%
\$9,999 and below	1.00%

multi currency account

\$20,000 and above	1.50%
\$10,000 - \$19,999	0.00%
\$9,999 and below	0.00%

HSBC cash fund

All Balances	3.80%
* Minimum Investment \$10,000	

HSBC term fund

All Balances	4.15%
* (6 mth term) ** Minimum Investment \$10,000	

For more information, contact the HSBC Premier Call Centre on 0800 028 088.

Units in the HSBC Cash Fund are issued by HSBC Investments New Zealand Limited and distributed by The Hongkong and Shanghai Banking Corporation Limited. The terms and conditions set out in the HSBC Cash Fund Investment Statement and HSBC Cash Fund Prospectus apply, copies of which are available from any branch of HSBC free of charge. No person guarantees HSBC Investments New Zealand Limited or the capital value or performance of the HSBC Cash Fund. Units in the HSBC Cash Fund do not represent deposits or other liabilities of The Hongkong and Shanghai Banking Corporation Limited. Investment Adviser Disclosure Statements are available on request. Eligibility criteria applies to HSBC Premier. HSBC's Personal Financial Services Terms and Conditions, Personal Financial Services Fees and Charges, Investment Statement for Term Investments and most recent Disclosure Statement are available free of charge from any HSBC branch or on our website – www.hsbc.co.nz. All interest rates quoted subject to change. Issued by The Hongkong and Shanghai Banking Corporation Limited, incorporated in the Hong Kong SAR with limited liability, acting through its New Zealand branch.