Appendix 1

HSBC *Premier*

HSBC Premier Facilities

- Emergency cash USD 1000 per day (worldwide)
- Free Bank notes withdrawal upto USD 50.000 monthly (USD 1000 through ATM daily)
- ATM withdrawal limit : 20jt (IDR)
- Free Premier Mastercard
- Special rate for Forex purchase
- Special USD TT rate
  Counter : 1/16%+USD 10(min.USD 5-max.USD 150)
  Internet banking : 1/16%(min.USD 5-max.USD 150)
- Special rate RTGS : Rp 15.000,-
- Free Internet Banking
- Available in most currencies including : IDR, USD, GBP, AUD, HKD, CD, CHF, JPY, NZD, EURO and other
- Special shopping discount for Premier card holder
- Dedicated Relationship manager
- Exclusive HSBC premier lounge worldwide
- Minimum average balance Rp.500.000.000,-

HSBC

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Appendix 1

HSBC

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HSBC Premier, nama yang berlaku secara internasional, dimana semua nasabah HSBC Premier akan mendapat pelayanan yang eksklusif diseluruh HSBC *Premier* Centre yang berada di Hongkong, Brazil, Inggris, Amerika Serikat, Malaysia, Singapura, Saudara Arabia, Kanada, Uni Emirat Arab, India, Brunei, Argentina, Libanon, Qatar, Bahrain, Jordan, Oman, Philipina, Srilanka, Australia, Taiwan dan masih banyak lagi.

Fasilitas yang didapat :

- Rekening **multi currency** yang memudahkan untuk menabung dalam 7 jenis mata uang dalam satu nomor rekening (IDR, USD, AUD, EUR, HKD, SGD & GBP)
- Fasilitas **Emergency Cash** dengan penarikan mata uang asing sampai USD 1,000 per hari di cabang-cabang HSBC diseluruh dunia
- **Gratis** tarik tunai USD5,000 per hari di cabang dan USD1,000 di ATM HSBC Indonesia
- **Gratis** penarikan melalui ATM HSBC on line di seluruh dunia dengan limit ATM IDR20,000,000 per hari & transfer antar rekening IDR200,000,000 per hari
- **Gratis** iuran tahunan *Premier* Mastercard
- **Kurs Spesial** untuk jual beli mata uang asing (negosiasi dengan bagian valas SBC jika diatas USD10,000)
- Fasilitas **Telegraphic Transfer (TT):**
    - Melalui Counter:
        - 1/16% (min. USD5, max. USD150)+USD10
        - IDR50,000 jika melibatkan pertukaran kurs.
    - Melalui Phone/Ponsel Banking:
        - 1/16% (min. USD5, max. USD150)+USD5
        - IDR25,000 jika melibatkan pertukaran kurs (hanya berlaku untuk transfer dalam negeri)
    - Melalui Internet Banking:
        - 1/16% (min. USD5, max. USD150)
- Special Rate **RTGS** IDR 15,000
- Akses **Personal Phone, Ponsel Banking** & **Bebas Pulsa** 0-800-1-868686. Dengan fasilitas "**Call Me**" pada ponsel banking.
- Akses **Personal Internet Banking** untuk memudahkan bertransaksi.
- Fasilitas **Autosweep**, Saldo rekening giro secara otomatis mendapat bunga dari tabungan anda tiap hari
- Layanan istimewa di **exclusive lounge** premier center dan dilayani oleh relationship Manager secara pribadi.
- **Potongan harga khusus** dari butik, restoran, hotel dan pusat kebugaran internasional, dengan kartu kredit HSBC atau menunjukan ATM HSBC Premier
- **Gratis** biaya administrasi bulanan untuk saldo minimum IDR 500,000,000 (Dikenakan Service Charges IDR 250,000 per bulan jika saldo dibawah rata-rata)

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Appendix 2

My Agenda Book

Date: 10-May-07

Latest News:	New Deposit Interest Tenor 1M
	100 - 500 m :
Currency US$ 8750	8%/pa
	500m - 2b :
IHSG 2015.75	8,5%/pa

No	Things To Do Today !
1	Call Mr. Tanu and tell him the due date of his deposit
2	Change visit schedule to 1 o'clock, there is a meeting with Ko Hery at 10 am.
3	
4	
5	

No	Sales Call			
	Name	Address	Phone Number	Remarks
1	Mr. Tatang	BPR-KS	6281322424596	offering a mutual fund
2	Mrs. Debbie	Setraduta	2033456	offering saving
3	Ms. Nita	Dago	2502546	offering saving
4	Mr. Weyman	Cimareme	62811248266	offering multi currency account
5	Mr. Shandy	TKI	70232419	offering offshore
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				

No	Visit			
	Name	Address	Time	Remarks
1	Mrs. Fenty	Dago- Uptown	1:00 PM	Sign Fortis Form
2				
3				
4				
5				

Acknowledge by,

Primaningsih

Appendix 3

Product Features

Tenors: 1,3,6, 12 and 24 months

Available currencies: IDR, USD, AUD, EUR, NZD, JPY, SGD, GBP, CHF

Minimum amount:
a. Tranche: US$ 10,000 or equivalent
b. Individual/tailor made: US$ 100,000 or equivalent
In increments of US$ 10 or IDR 100,000

Product risk profile is *1 (cautious)*: customers with a risk profile lower than 1 or above the age of 65 <u>must</u> sign the CDT form

Illustration 1

Deposit currency	: USD
Linked currency	: IDR
Upper range	: 9,350
Lower range	: 8,850 Spot 9100
Interest	: If linked currency at any times trades outside the target range: 6.00% pa Otherwise: 1% pa
Trade date	: 3-April-06
Deposit value	: 5-April-06
Deposit maturity	: 5-May-06
Observation period	: From deal date up to 3:00pm Tokyo time on Determination date
Determination date	: 3-May-06
Number of days	: 30
Amount	: USD 100,000,-

Continued Illustration 1

From previous page:

1) If on 20 April, spot for USD/IDR was at 9,350. Then on maturity customer will receive interest rate: 6% pa.
At maturity, customer will receive:
USD100,000 + (USD100,000 x 6% x 30 / 360) = USD100,500

2) If on 2 May, spot for USD/IDR was at 8,851. Then on maturity customer will also receive 6% pa for interest.

3) If throughout the observation period, the spot never touches and remain within the range, then customer will receive interest rate: 1.00%pa
At maturity, customer will receive
USD100,000 + (USD100,000 x 1.00% x 30/360) = USD100,083.33

Illustration 2

Deposit currency	: IDR
Linked currency	: USD
Upper range	: 9,200
Lower range	: 8,800 (Spot: 9000)
Interest	: If linked currency at any time trades outside the target range:17.5%pa Otherwise: 5%pa
Trade date	: 6-June-06
Deposit value	: 8-June-06
Deposit maturity	: 8-July-06
Observation period	: From deal date up to 3:00pm Tokyo time on Determination date
Determination date	: 6-July-06
Number of days	: 31
Amount	: IDR 250,000,000

Appendix 3

Confirmation LoNo

Customer Name:
Account Number:
Customer Number:
Principal:
DOT Number: the Tranch Number
DOT Number: state "INDIVIDUAL" for individual deals
Trade date (individual)
Lower Range (individual):
Upper Range (individual):
Min Rate To Customer (individual):
Max Rate To Customer (individual):
Tenor (individual)

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Frequently Asked Questions

Q) Is there any currency conversion to the link currency?
A) No. There is NO conversion.

Q) What currency will the principal + interest be paid in at maturity?
A) P+I will ALWAYS be paid in the deposit currency

Q) If the target range is breached halfway through the tenor, but come to within the target range again before the determination date, which set of interest rates will the customer be paid with?
A) Once the barrier is breached at ANYTIME during the observation period, the interest rate will ALWAYS be the higher end.

Q) Is pre-termination or early withdrawal possible?
A) No

Q) Is DOT an opposite of DNT?
A) Yes, it is a complete OPPOSITE of DNT. Where customers want the spot currency to stay in range for DNT, DOT customers want the spot currency to MOVE OUT of range.

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Appendix 3

Double One Touch (DOT) Deposit
Training

March 2007

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What is Double One Touch (DOT) Deposit?

Deposit product in which at maturity customer receives <u>100% principal in the deposit currency</u> with 2 interest rate pay out scenarios: <u>the higher rate</u> OR <u>the lower rate</u>, depending on WHETHER or NOT the link currency touches the predetermined range at any time during the Observation period.

Early withdrawal or pre-termination is not allowed.

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Applicable Interest

High (Max) Rate:
If during the Observation period, the spot EVER touches or exceed the target range, the customer will receive the HIGHER interest rate

Low (Min) Rate:
If during the Observation period, the spot NEVER touches and stays within the target range, the customer will receive the LOWER interest rate

<u>To get the high rate</u>, the spot rate need only to <u>touch</u> either the upper or lower of the target range during the observation period

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Factors Affecting the Min and Max Interest Rates

Factors contributing to a <u>*higher interest rate*</u>:

Currency (volatility): Currency pair with <u>low volatility</u>
TP: Currency with a <u>higher TP</u>
Tenor: <u>Shorter</u> tenor
Barriers: <u>Wider</u> barriers

The Min and Max interest rates are not inversely correlated, meaning a decrease of 1% in the Min rate <u>does not always</u> result an increase of 1% in the Max rate

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Appendix 4

WHAT are your "Source of Wealth" on MAY? (Pimpim PRIMANINGSIH)

Rizka A ASSAF/PFS BAN/HBAP/HSBC
PFS BAN/HBAP

04/27/2007 10:11 AM
Mail Size: 5227

To: Pimpim PRIMANINGSIH/PFS BAN/HBAP/HSBC@HSBC, Vincent EFFERIN/PFS BAN/HBAP/HSBC@HSBC, Faizal ADISASMITA/PFS BAN/HBAP/HSBC@HSBC, Andi Adinda
cc: Angelica SUNADIM/PFS BAN/HBAP/HSBC@HSBC, Herry LUDYWIDJAJA/PFS BAN/HBAP/HSBC@HSBC, Thomas SUDARMA/PLB IMO/HBAP/HSBC@HSBC
Subject: WHAT are your "Source of Wealth" on MAY?
Our Ref
Your Ref

1. 2 Years Best of Fixing Performance Notes series 2

Fixed Coupon Y1	: 5,5% indicative
Offerring Period	: 26 April - 3 May
Underlying Asset	: Basket of 8 Financial Stock (Emerging Market)
P-Rate	; 20%-30%, indicative 20%
Min. Subs	: USD 60,000 (below that will be put on Waiting List)

2. DCD start USD 20,000

Try to grab new DCD Client as much as you can especially PVA

3. Structured Notes (IDR Base)

OTD 020507 (American)

	OTD IDR	OTD USD
Trade	02 May 2007	02 May 2007
Deposit ccy	IDR	USD
Linked ccy	AUD/USD	AUD/USD
Target	-350	-350
Min	0%	0%
Max	15%	6.5%
Tenor	3M	3M

AUD spot currently at 0.8320

4. ABN AMRO Equty Funds

Min	: USD 80,000 (!)
Subscription Fee	: 3%

5. FREEDOM : Thai Equity

Considering there is still a very positive outlook on Asian Equity, Thai Fund is also promising a very attractive return in next 2-3 years

Thank You & Happy Selling !

Rizka Assaf
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