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,-
Appendix 1

HSBC
The world’s local bank

**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** 0-800-1-866686. 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 admin-trasi bulanan untuk saldo minimum IDR 500,000,000 (Dikenakan Service Charges IDR 250,000 per bulan jika saldo dibawah rata-rata)
Appendix 2

My Agenda Book
Date: 10-May-07

Latest News:
New Deposit Interest Tenor 1M
100 - 500 m :
8%/pa
500m - 2b :
8,5%/pa

<table>
<thead>
<tr>
<th>No</th>
<th>Things To Do Today!</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Call Mr. Tanu and tell him the due date of his deposit</td>
</tr>
<tr>
<td>2</td>
<td>Change visit schedule to 1 o'clock, there is a meeting with Ko Hery at 10 am.</td>
</tr>
<tr>
<td>3</td>
<td></td>
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<tr>
<td>4</td>
<td></td>
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<tr>
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<table>
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<tr>
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<tr>
<td>1</td>
<td>Mr. Tatang</td>
<td>BPR-KS</td>
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<tr>
<td>2</td>
<td>Mrs. Debbie</td>
<td>Setraduta</td>
</tr>
<tr>
<td>3</td>
<td>Ms. Nita</td>
<td>Dago</td>
</tr>
<tr>
<td>4</td>
<td>Mr. Weyman</td>
<td>Cimareme</td>
</tr>
<tr>
<td>5</td>
<td>Mr. Shandy</td>
<td>TKI</td>
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<table>
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<tr>
<th>No</th>
<th>Visit</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Mrs. Fenty</td>
<td>Dago- Uptown</td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
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<td></td>
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<tr>
<td>5</td>
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</tbody>
</table>

Acknowledge by,

Primaningsih
Appendix 3

Continued Illustration

1) If on 30 April, spot for USD/IDR was at 5,200. Then on 3 May:
   USD100,000 x 5,200 = USD520,000

If on 3 May, spot for USD/IDR was at 5,120.
   USD520,000 + (USD520,000 x 6% x 30 / 360) = USD524,080

At maturity, customer will receive USD100,000 + (USD100,000 x 1.00% x 30 / 360) = USD100,150.

2) If on 2 May, if USD/IDR was at 5,200. Then on maturity:
   USD100,000 x 5,200 = USD520,000
   5% interest on USD100,000 = USD5,000
   USD520,000 + USD5,000 = USD525,000

At maturity, customer will also receive 6% pa for interest. 

3) The example above is for a 3 month deposit. The spot exchange rate on maturity will determine the actual amount received by the customer.

Illustration

Deposit currency

<table>
<thead>
<tr>
<th>Deposit currency</th>
<th>Linked currency</th>
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</thead>
<tbody>
<tr>
<td>IDR</td>
<td>USD</td>
</tr>
<tr>
<td>USD</td>
<td>EUR</td>
</tr>
</tbody>
</table>

Minimum amount

- Minimum amount USD100,000 or equivalent
- Minimum amount USD500,000 or equivalent

Available currencies

Available currencies: JPY, EUR, USD and AUD.

Tenors:

- 3, 6, 9, 12 and 24 months
- Minimum amount: USD 100,000 or equivalent

Profile lower than 1 or above the age of 65 must sign the CTGV.

Product risk profile is 2 (cautious). Customers with a risk profile lower than 1 or above the age of 65 must sign the CTGV.

Deposit date

- If linked currency US Dollar:
  - 30 May 06
- If linked currency EUR:
  - 30 April 06
- If linked currency JPY:
  - 30 May 06

Deposit maturity

- 30 August 06
- 30 November 06
- 30 February 06

Determination date

- 30 August 06
- 30 November 06
- 30 February 06

Deposit value

- USD 100,000
- EUR 100,000
- JPY 100,000

Determination value

- USD 500,000
- EUR 500,000
- JPY 500,000

Deposit interest

- 6.00% pa
- 6.00% pa
- 6.00% pa

Trade date

- If linked currency USD:
  - 30 April 06
- If linked currency EUR:
  - 30 May 06
- If linked currency JPY:
  - 30 May 06

Deposit period:

- 6-30 June 06
- 6-30 June 06
- 6-30 June 06

Deposit maturity:

- 30 August 06
- 30 November 06
- 30 February 06

Deposit amount

- USD 200,000
- EUR 200,000
- JPY 200,000

Deposit amount on Determination date:

- USD 100,000
- EUR 100,000
- JPY 100,000
Factors affecting the Min and Max Interest Rates

Early withdrawal or pre-termination is not allowed.

Any time during the observation period, the minimum interest rate depends on whether or not the interest rate is positive or negative. If negative, the customer will receive 100% principal plus the deposit interest rate.

What is Double One Touch (DOT) Deposit?

To set the high/low, the spot rate need only to touch. Either the lower or higher interest rate.

Applicable Interest Rate

Factors contributing to a higher interest rate:

- Shorter term
- Higher volatility
- Currency with a higher TP
- Lower volatility
- Currency pair with a higher TP
- Higher volatility

Factors contributing to a lower interest rate:

- Longer term
- Lower volatility
- Currency with a lower TP
- Higher volatility
- Currency pair with a lower TP
- Lower volatility

Tips:

- During the observation period, the spot NEVER touches either the lower or higher interest rate.

- If the interest rate exceeds the target range, the customer will receive the higher interest rate.

- If during the observation period, the spot EVER touches or exceeds the target range, the customer will receive the higher interest rate.

- Upper or lower of the target range during the observation period.

- To get the high/low, the spot rate need only touch. Either the lower or higher interest rate.

- Double One Touch (DOT) Deposit

March 2007
Appendix 4

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

Rizka 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
   Offering 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)

<table>
<thead>
<tr>
<th>Trade</th>
<th>OTD IDR</th>
<th>OTD USD</th>
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<tbody>
<tr>
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<td>02 May 2007</td>
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<tr>
<td>Deposit ccy</td>
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<td>USD</td>
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<tr>
<td>Linked ccy</td>
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<td>AUD/USD</td>
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<tr>
<td>Target</td>
<td>-350</td>
<td>-350</td>
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<tr>
<td>Min</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Max</td>
<td>15%</td>
<td>6.5%</td>
</tr>
<tr>
<td>Tenor</td>
<td>3M</td>
<td>3M</td>
</tr>
</tbody>
</table>

   AUD spot currently at 0.8320

4. ABN AMRO Equity Funds
   Min : USD 80,000 (I)
   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
Product Support
+62 22 8455 4728
+62 8122012186