

CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS

The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United States Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56).

This Certification should be completed by any **foreign bank** that maintains a **correspondent account** with any U.S. bank or U.S. broker-dealer in securities (a **covered financial institution** as defined in 31 C.F.R. 103.175(f)). An entity that is not a foreign bank is not required to complete this Certification.

A **foreign bank** is a bank organized under foreign law and located outside of the United States (see definition at 31 C.F.R. 103.11(o)). A **bank** includes offices, branches, and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 C.F.R. 103.11(c)).*

A **Correspondent Account** for a foreign bank is any account to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.

Special instruction for foreign branches of U.S. banks: A branch or office of a U.S. bank outside the United States is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank.

Special instruction for covering multiple branches on a single Certification: A foreign bank may complete one Certification for its branches and offices outside the United States. The Certification must list all of the branches and offices that are covered and must include the information required in Part C for **each** branch or office that maintains a Correspondent Account with a Covered Financial Institution. Use attachment sheets as necessary.

A. The undersigned financial institution, **HSBC Bank Middle East Limited** (“**Foreign Bank**”) hereby certifies as follows:

*A “foreign bank” does not include any foreign central bank or monetary authority that functions as a central bank, or any international financial institution or regional development bank formed by treaty or international agreement.

B. Correspondent Accounts Covered by this Certification: Check **one** box.

This Certification applies to all accounts established for Foreign Bank by Covered Financial Institutions.

This Certification applies to Correspondent Accounts established by _____ (name of Covered Financial Institution(s)) for Foreign Bank.

C. Physical Presence/Regulated Affiliated Status: Check **one** box and complete the blanks.

Foreign Bank maintains a **physical presence** in any country. That means:

- Foreign Bank has a place of business at the following street address
- **HSBC House, Esplanade, St. Helier, Jersey, JE4 8UB, Channel Islands and places listed on attached schedule** where Foreign Bank employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.
- The above address is in **Jersey and as listed on attached schedule**, where Foreign Bank is authorized to conduct banking activities.
- Foreign Bank is subject to inspection by **Jersey Financial Services Commission; and Central Banks and Regulatory Authorities of where Bank has a Branch**, the banking authority that licensed Foreign Bank to conduct banking activities.

Foreign Bank does not have a physical presence in any country, but Foreign Bank is a **regulated affiliate**. That means:

- Foreign Bank is an affiliate of a depository institution, credit union, or a foreign bank that maintains a physical presence at the following street address: N/A, where it employs one or more persons on a full-time basis and maintains operating records related to its banking activities.
- The above address is in N/A (insert country), where the depository institution, credit union, or foreign bank is authorized to conduct banking activities.
- Foreign bank is subject to supervision by N/A, (insert Banking Authority), the same banking authority that regulates the depository institution, credit union, or foreign bank.

Foreign Bank does **not** have a physical presence in a country and is **not** a regulated affiliated.

D. Indirect Use of Correspondent Accounts: Check box to certify.

No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Foreign Bank hereby certifies that it does **not** use any Correspondent Account

with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

E. Ownership Information: Check box 1 or 2 below, **if applicable.**

1. **Form FR Y-7 is on file.** Foreign Bank has filed with the Federal Reserve Board a current Form FR Y-7 and has disclosed its ownership information on Item 4 of Form FR Y-7.
2. **Foreign Bank's shares are publicly traded.** Publicly traded means that the shares are traded on an exchange or an organized over-the-counter market that is regulated by a foreign securities authority as defined in section 3(a)(50) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(50)).

If **neither** box 1 or 2 of Part E is checked, complete item 3 below, **if applicable.**

3. Foreign Bank has no **owner(s)** except as set forth below. For purposes of this Certification, **owner** means any person who, directly or indirectly, (a) owns, controls, or has the power to vote 25 percent or more of any class of voting securities or other voting interests of Foreign Bank; or (b) controls in any manner the election of a majority of the directors (or individuals exercising similar functions) of Foreign Bank. For purposes of this Certification, (i) **person** means any individual, bank, corporation, partnership, limited liability company or any other legal entity; (ii) **voting securities or other voting interests** means securities or other interests that entitle the holder to vote for or select directors (or individuals exercising similar functions); and (iii) members of the same family* shall be considered one **person**.

Name	Address
Immediate parent (99.95% beneficial ownership): HSBC MIDDLE EAST HOLDINGS BV	DE ENTRÉE 1101 CJ AMSTERDAM THE NETHERLANDS
indirect owner/ultimate parent: HSBC HOLDINGS PLC	8 CANADA SQUARE, LONDON E14 5HQ UNITED KINGDOM

F. Process Agent: Complete the following:

The following individual or entity:

HSBC Bank USA, Legal Processing

is a resident of the United States at the following street address:

One HSBC Center, 12th Floor, Buffalo, New York, 14203

and is authorized to accept service of legal process on behalf of Foreign Bank from the Secretary of the Treasury of the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

*The same family means parents, spouses, children, siblings, uncles, aunts, grandparents, grandchildren, first cousins, stepchildren, stepsiblings, parents-in-law and spouses of any of the foregoing. In determining the ownership interests of the same family, any voting interest of any family member shall be taken into account.

G. General

Foreign Bank hereby agrees to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

Foreign Bank understands that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. Foreign Bank further understands that the statements contained in this Certification may be transmitted to one or more Departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

I, **CHRISTOPHER JOHN MEADE KEIRLE** (name of signatory), certify that I have read and understand this Certification, that the statements made in this Certification are complete and correct, and that I am authorized to execute this Certification on behalf of Foreign Bank.

HSBC BANK MIDDLE EAST LIMITED

[Name of Foreign Bank]

CHRISTOPHER JOHN MEADE KEIRLE
EXECUTIVE DIRECTOR

Executed on this 12th day of August 2008

Received and reviewed by:

Name: _____

Title: _____

For: _____
(Name of covered Financial Institution)

Date: _____

**FOREIGN BRANCH CERTIFICATION FORM
HSBC BANK MIDDLE EAST LIMITED**

Name of Branch	CHECK ONE BOX ONLY			Street Address (not a Post Code)	Country	Banking Authority with Jurisdiction
	Physical Presence	Regulated Affiliate	Neither physical presence nor a regulated Affiliate			
HSBC Bank Middle East Limited	x			Dubai International Finance Centre, Gate District, Dubai	United Arab Emirates	Central Bank of the UAE
HSBC Bank Middle East Limited	x			Omeir Bin Yousuf Building, Opposite Etisalat Building, Old Airport Road, Abu Dhabi	United Arab Emirates	Central Bank of the UAE
HSBC Bank Middle East Limited	x			Al Thakhteet Roundabout, Sheikh Khalifa Street, Al Ain	United Arab Emirates	Central Bank of the UAE
HSBC Bank Middle East Limited	x			HSBC Bank Building, 312/45 Al Suq Road, Bur Dubai	United Arab Emirates	Central Bank of the UAE
HSBC Bank Middle East Limited	x			HSBC Bank Building, Baniyas Square, Deira, Dubai	United Arab Emirates	Central Bank of the UAE
HSBC Bank Middle East Limited	x			Hamad Bin Abdulla Street, Fujairah	United Arab Emirates	Central Bank of the UAE
HSBC Bank Middle East Limited	x			Jebel Ali Free Zone, Dubai	United Arab Emirates	Central Bank of the UAE
HSBC Bank Middle East Limited	x			Corniche Road, Ras Al Khaimah	United Arab Emirates	Central Bank of the UAE
HSBC Bank Middle East Limited	x			Abdul Aziz Majid Building, King Faisal Road, Sharjah	United Arab Emirates	Central Bank of the UAE
HSBC Bank Middle East Limited	x			Building 93, Al Khalifa Avenue Road 385, Manama 304	Bahrain	Bahrain Monetary Agency (Central Bank)
HSBC Bank Middle East Limited	x			7 Delmon Avenue, Adliya	Bahrain	Bahrain Monetary Agency (Central Bank)

Name of Branch	Physical Presence	Regulated Affiliate	Neither physical presence nor a regulated Affiliate	Street Address (not a Post Code)	Country	Banking Authority with Jurisdiction
HSBC Bank Middle East Limited	x			Building 574, Road 718, Muharraq 207	Bahrain	Bahrain Monetary Agency (Central Bank)
HSBC Bank Middle East Limited	x			Building 2505, Road 2832, Seef 428	Bahrain	Bahrain Monetary Agency (Central Bank)
HSBC Bank Middle East Limited	x			5th Circle, Zahran Street, Western Amman	Jordan	Central Bank of Jordan
HSBC Bank Middle East Limited	x			Khaled bin Waleed Street, Jebel Hussein	Jordan	Central Bank of Jordan
HSBC Bank Middle East Limited	x			Abdoun Circle	Jordan	Central Bank of Jordan
HSBC Bank Middle East Limited	x			HSBC Building, Mina El Hosn, St. Georges Bay, Beirut	Lebanon	Banque Du Liban (Central Bank)
HSBC Bank Middle East Limited	x			Rbeiz Building, Abdul Aziz Street, Beirut	Lebanon	Banque Du Liban (Central Bank)
HSBC Bank Middle East Limited	x			Iwan Building, Farid Trad Street, Beirut	Lebanon	Banque Du Liban (Central Bank)
HSBC Bank Middle East Limited	x			Ghantous Building, Dora Highway, Beirut	Lebanon	Banque Du Liban (Central Bank)
HSBC Bank Middle East Limited	x			La Vega Center, Zouk Mikayel Highway, Keserwan	Lebanon	Banque Du Liban (Central Bank)
HSBC Bank Middle East Limited	x			Jafa Street, West Bank, Ramallah	Palestine	Palestine Monetary Authority (Central Bank)

Name of Branch	Physical Presence	Regulated Affiliate	Neither physical presence nor a regulated Affiliate	Street Address (not a Post Code)	Country	Banking Authority with Jurisdiction
HSBC Bank Middle East Limited	x			Bait al Falaj, Ruwi, Postal Code 112	Sultanate of Oman	Central Bank of Oman
HSBC Bank Middle East Limited	x			Muscat, Postal Code 113	Sultanate of Oman	Central Bank of Oman
HSBC Bank Middle East Limited	x			Qurum, Muscat, Postal Code 113	Sultanate of Oman	Central Bank of Oman
HSBC Bank Middle East Limited	x			Seeb Street, Postal Code 112	Sultanate of Oman	Central Bank of Oman
HSBC Bank Middle East Limited	x			Salalah Street, Postal Code 211	Sultanate of Oman	Central Bank of Oman
HSBC Bank Middle East Limited	x			Grand Hamad Street, Doha	Qatar	Qatar Central Bank
HSBC Bank Middle East Limited	x			Al Sadd Street, Doha	Qatar	Qatar Central Bank
HSBC Bank Middle East Limited	x			Salam Towers, Al Corniche Street, Doha	Qatar	Qatar Central Bank
HSBC Bank Middle East Limited	x			53, Al Shafie Street, New Rayyan, Doha	Qatar	Qatar Central Bank
HSBC Bank Middle East Limited	x			Q-Post Building, Mesaieed Post Mesaieed	Qatar	Qatar Central Bank
HSBC Bank Middle East Limited	x			QFC Building, Doha	Qatar	Qatar Central Bank

Name of Branch	Physical Presence	Regulated Affiliate	Neither physical presence nor a regulated Affiliate	Street Address (not a Post Code)	Country	Banking Authority with Jurisdiction
HSBC Bank Middle East Limited	x			G/1/2 Floors, Kharafi Tower, Qibla Area, Osama bin Munkez Street, Kuwait City, Kuwait	Kuwait	Central Bank of Kuwait
HSBC Bank Middle East Limited	x			Shaheen Commercial Complex, M.R. Kayani Road, Karachi.	Pakistan	The State Bank of Pakistan
HSBC Bank Middle East Limited	x			Building No. BC-1, Ground Floor, Al-Karam Center, Block 7, Clifton, Karachi.	Pakistan	The State Bank of Pakistan
HSBC Bank Middle East Limited	x			C-38-D, 26 Tauheed Commercial Street, Phase V, D.H.A. Karachi	Pakistan	The State Bank of Pakistan
HSBC Bank Middle East Limited	x			Building No. 3-A, Block A, Gulberg 11, Zahoor Elahi Road, Lahore	Pakistan	The State Bank of Pakistan
HSBC Bank Middle East Limited	x			Building No. 6-A, F-6 Markaz, Super Market, Islamabad	Pakistan	The State Bank of Pakistan
HSBC Bank Middle East Limited	x			Plot 366, Bank Road Saddar, Rawalpindi	Pakistan	The State Bank of Pakistan
HSBC Bank Middle East Limited	x			Plot No. 17-B, Jail Road, Faisalabad	Pakistan	The State Bank of Pakistan
HSBC Bank Middle East Limited	x			Qayyum Trade Center, Aziz Shaheed Road, Sialkot Cantt,	Pakistan	The State Bank of Pakistan
HSBC Bank Middle East Limited	x			Plot No. 12-B, S.M. Qaswar Gardezi Road, Multan	Pakistan`	The State Bank of Pakistan