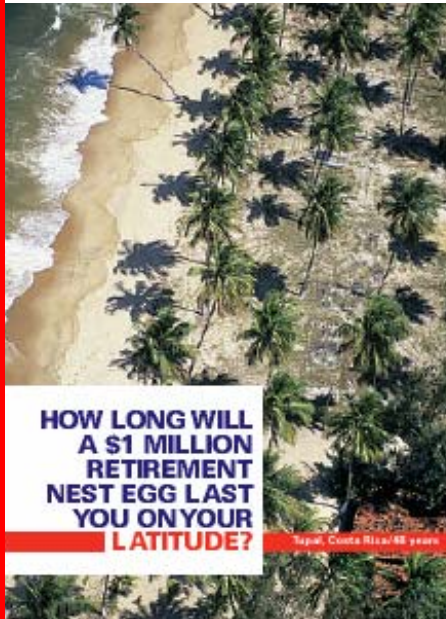


Global Premier

September 2007

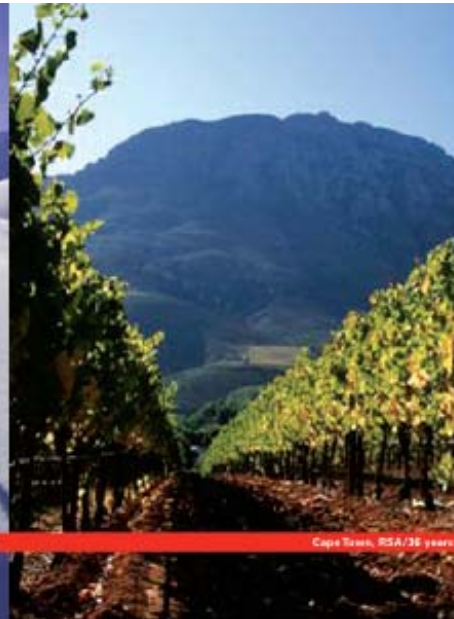


**HOW LONG WILL
A \$1 MILLION
RETIREMENT
NEST EGG LAST
YOU ON YOUR
LATITUDE?**

Tapal, Costa Rica/48 years



Dals, Norway/26 years



Cape Town, RSA/38 years

The choice of where to retire can significantly affect the quality and length of your retirement. Whether it's finally taking the trip of a lifetime, investing your nest egg or relocating to a faraway island, planning your retirement is the key to its longevity.

Your HSBC Premier Relationship Manager can provide an informed perspective, based on detailed local information from our global network. Advice about our best-in-class funds and investment services will help you to plan the retirement you've been waiting for.

To find out about a new service that helps you get more out of the world, call +1-908-PREMIER or visit www.hsbc-premier.com

HSBC PREMIER
The world's local bank

HSBC 
The world's local bank

Forward-looking statements

This presentation and subsequent discussion may contain certain forward-looking statements with respect to the financial condition, results of operations and business of the Group. These forward-looking statements represent the Group's expectations or beliefs concerning future events and involve known and unknown risks and uncertainty that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. Additional detailed information concerning important factors that could cause actual results to differ materially is available in our Annual Report.

The vision:
New HSBC Premier

The vision: new HSBC Premier

**To be the world's most comprehensive, joined-up
International Banking and Wealth Management Service for
mass affluent, internationally oriented customers**

The first true exemplar of our brand: 'The world's local bank'

HSBC Premier: consistently available in 35 markets

What does it offer customers?

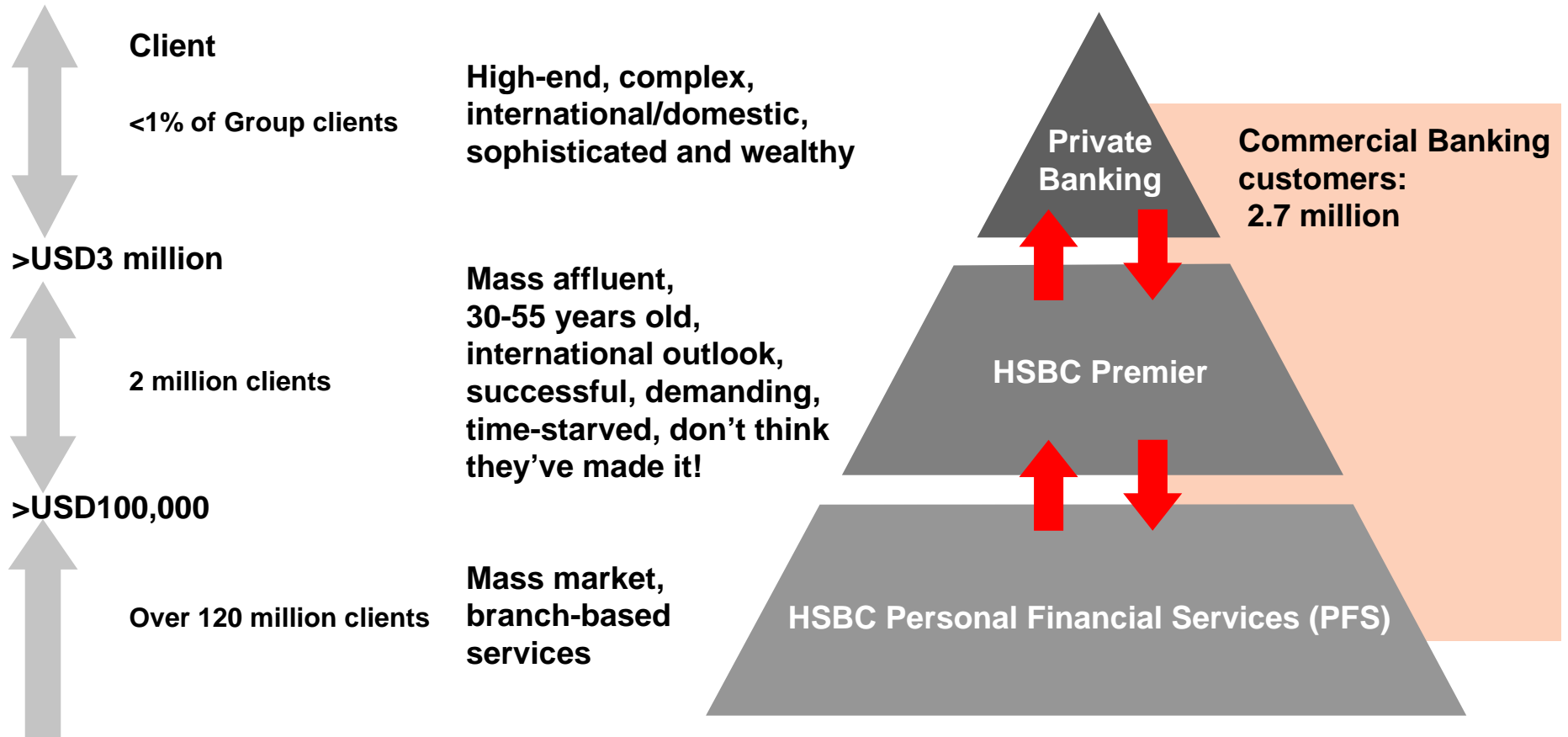
- **‘Recognition wherever you are’**
 - Priority service and emergency assistance from 6,000 outlets
 - Emergency and international services from 250+ Flagship Premier Centres
 - 1-908-PREMIER global emergency hotline
- **‘Gets you started in a new country’**
 - Accounts opened across borders, free of charge, ahead of your arrival
 - Pre-approved credit card
 - Premier status wherever you go
 - Single view of all accounts held with HSBC globally

HSBC Premier: consistently available in 35 markets

What does it offer customers?

- **‘One card to take with you when you travel’**
 - Best in class rewards: mileage, charity
 - Home and away: exclusive retailer offers
 - Global safety net for family/youngsters
 - Ability to buy multiple properties at home or abroad
- **‘Maximise and protect your hard-earned money’**
 - Market information
 - Financial plans to suit customers’ needs and life goals
 - Access to a choice of funds from HSBC/multi-managed and local expertise and markets, on- or offshore
- **Competent individuals who know what they’re talking about**

Positioning – clearly defined target customer segment



Why HSBC Premier:

Greatest opportunity for HSBC to organically grow our PFS business

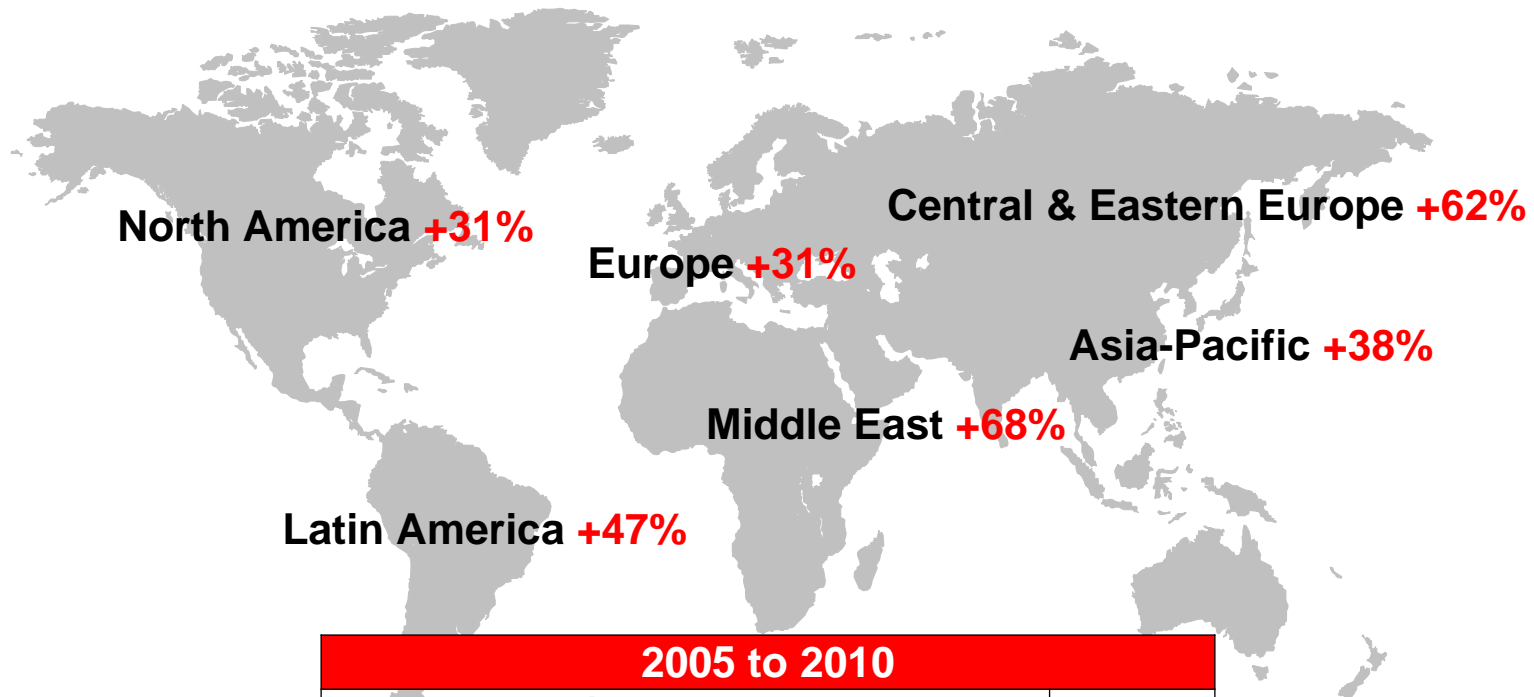
- **Current global market share: over one per cent**
- **Established, growing business**
- **No market leader**
- **Grow customer base by four million and market share to three per cent**
 - 50 per cent new to bank

The strategy: joining up the company

- **Deliver unrivalled global offer for consumers**
- **Focus on 'new-to-bank' customer growth**
- **Leverage international referrals from Group businesses**
- **Maximise and connect existing infrastructure; supplement current geographical reach where there is growth in mass affluent population**
- **Grow wealth management business**

Size of the prize: why HSBC Premier?

c. 200 million mass affluent customers by 2010



| 2005 to 2010 | |
|---|------|
| Global population growth (UN population forecasts) | 5.1% |
| Mass affluent population growth (Datamonitor) | 34% |

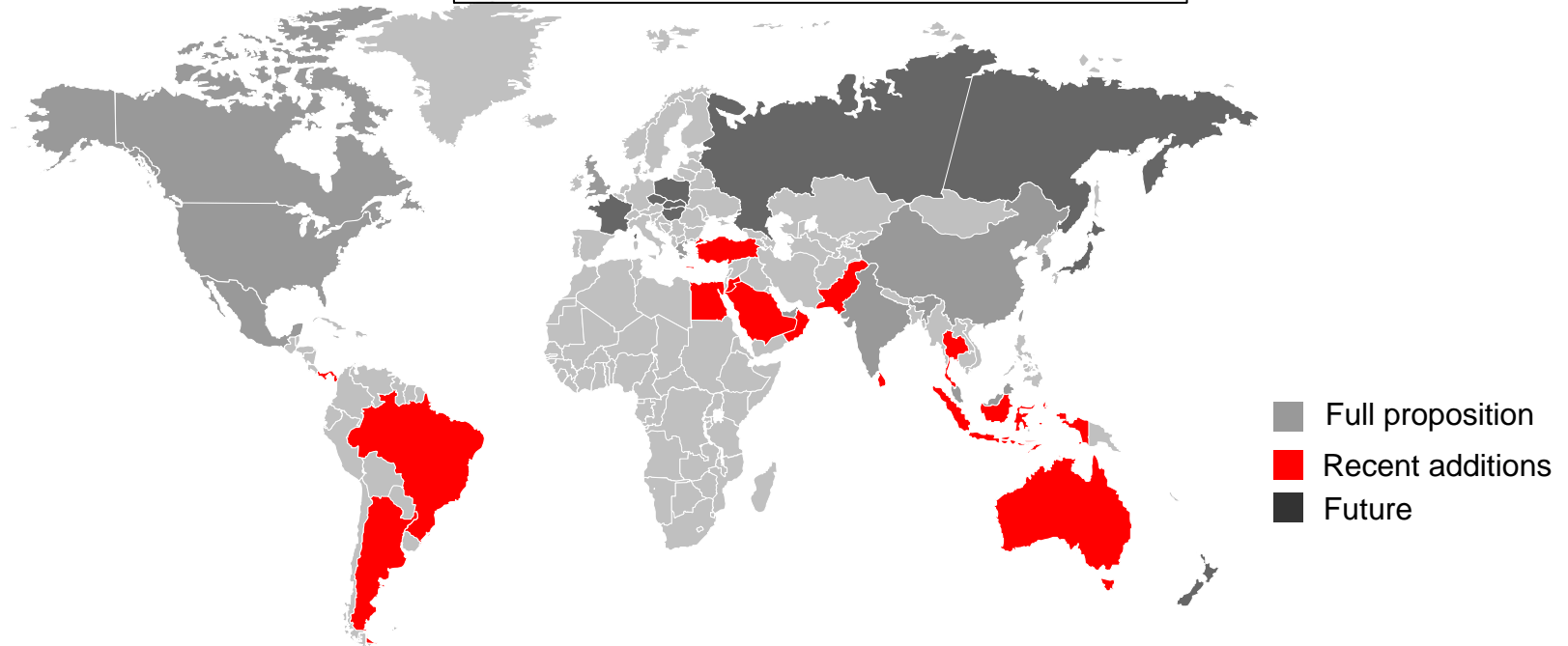
Source: Datamonitor

Global presence across 35 countries and territories...

| Full proposition | | | |
|------------------|-------------------|-------------|-----|
| Canada | India | Singapore | UK |
| China | Jersey (Offshore) | South Korea | USA |
| Greece | Malaysia | Taiwan | |
| Hong Kong | Mexico | UAE | |

| Recent additions | | | | |
|------------------|-----------|-------|--------------|-----------|
| Argentina | Brunei | Macau | Pakistan | Sri Lanka |
| Australia | Egypt | Malta | Panama | Thailand |
| Bahrain | Indonesia | Qatar | Philippines | Turkey |
| Bermuda | Jordan | Oman | Saudi Arabia | |
| Brazil | Lebanon | | | |

| Future (2008) | |
|----------------|-------------|
| France | Japan |
| Poland | New Zealand |
| Slovakia | Russia |
| Czech Republic | Hungary |



...with a network of over 250 international Flagships in 35 countries and territories*

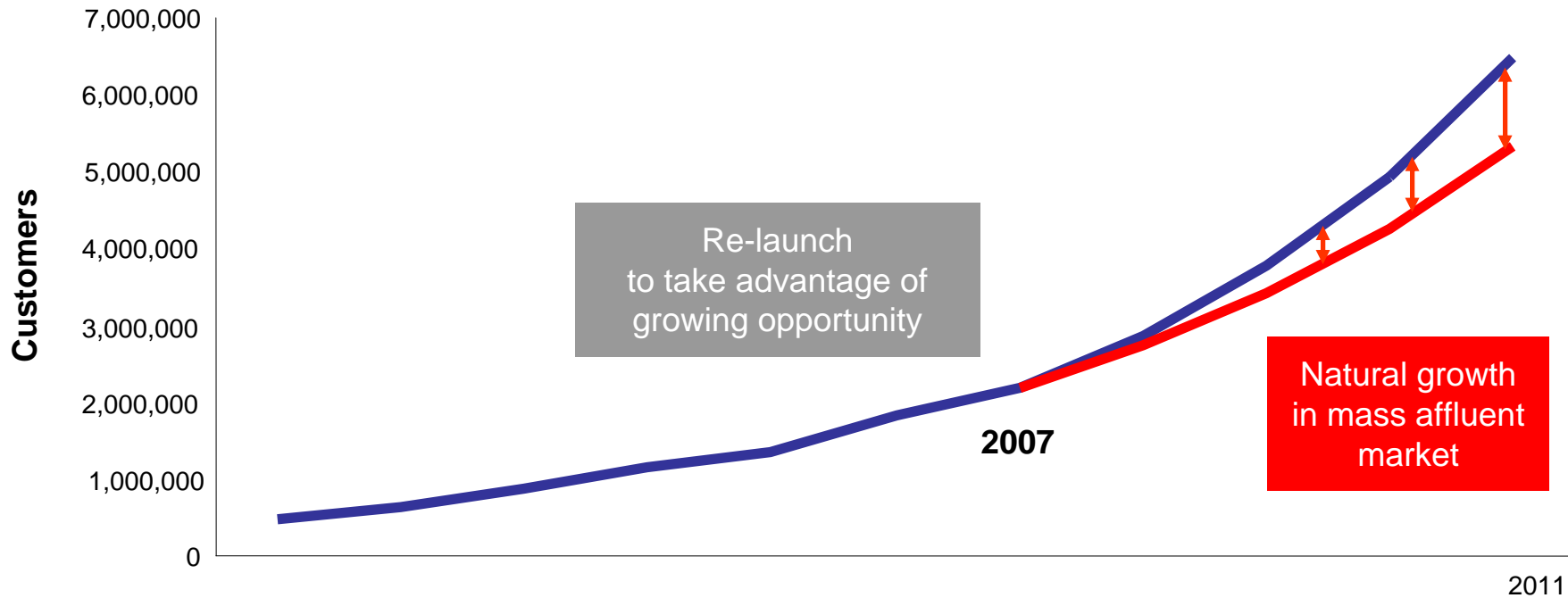
HSBC Premier



* Figures as at 31 August 2007

Objective: grow the HSBC Premier customer base by four million

Maintain current growth rate and maximise natural growth in the mass affluent population consumers

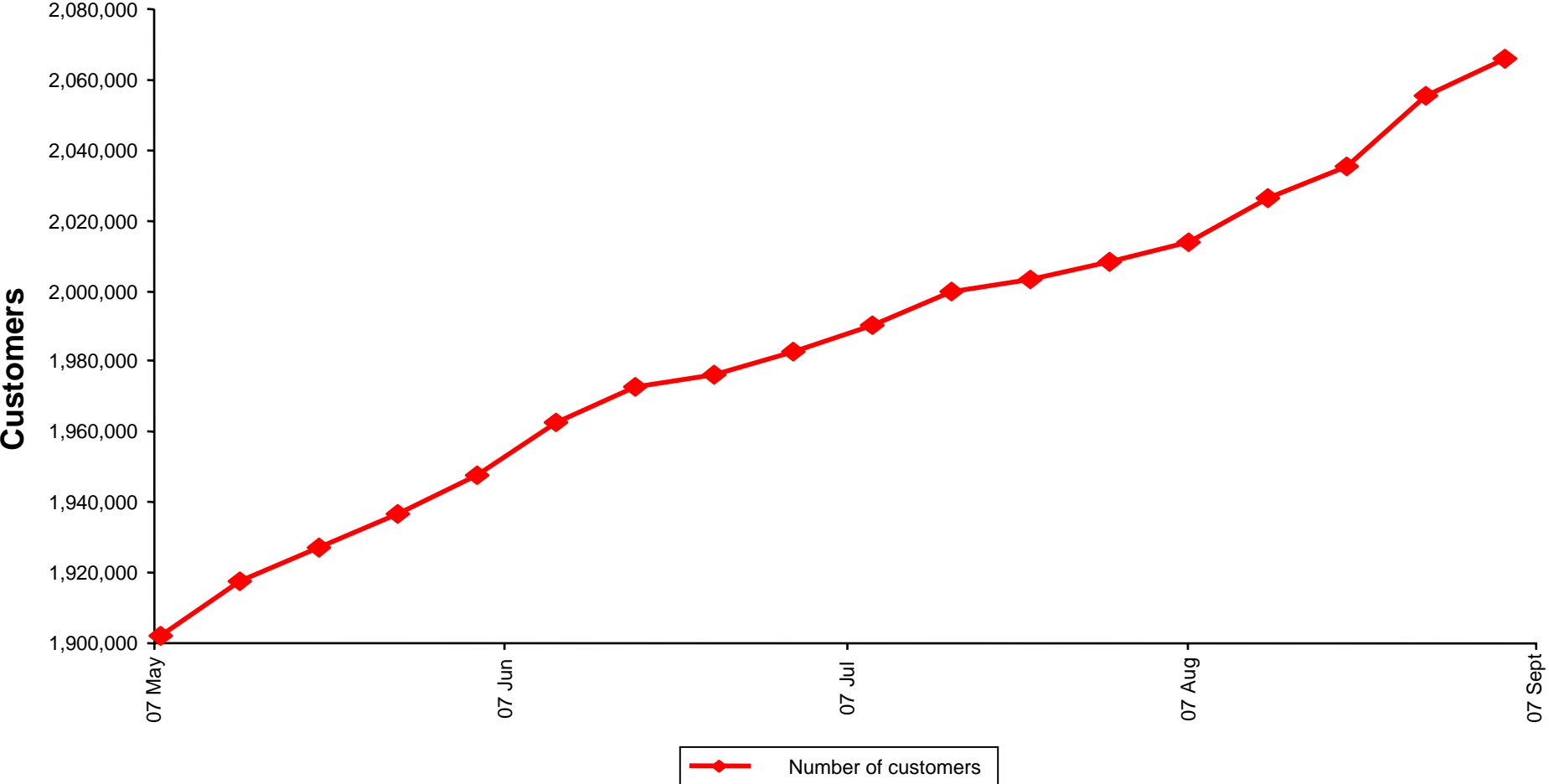


Source: Datamonitor

How are we doing?

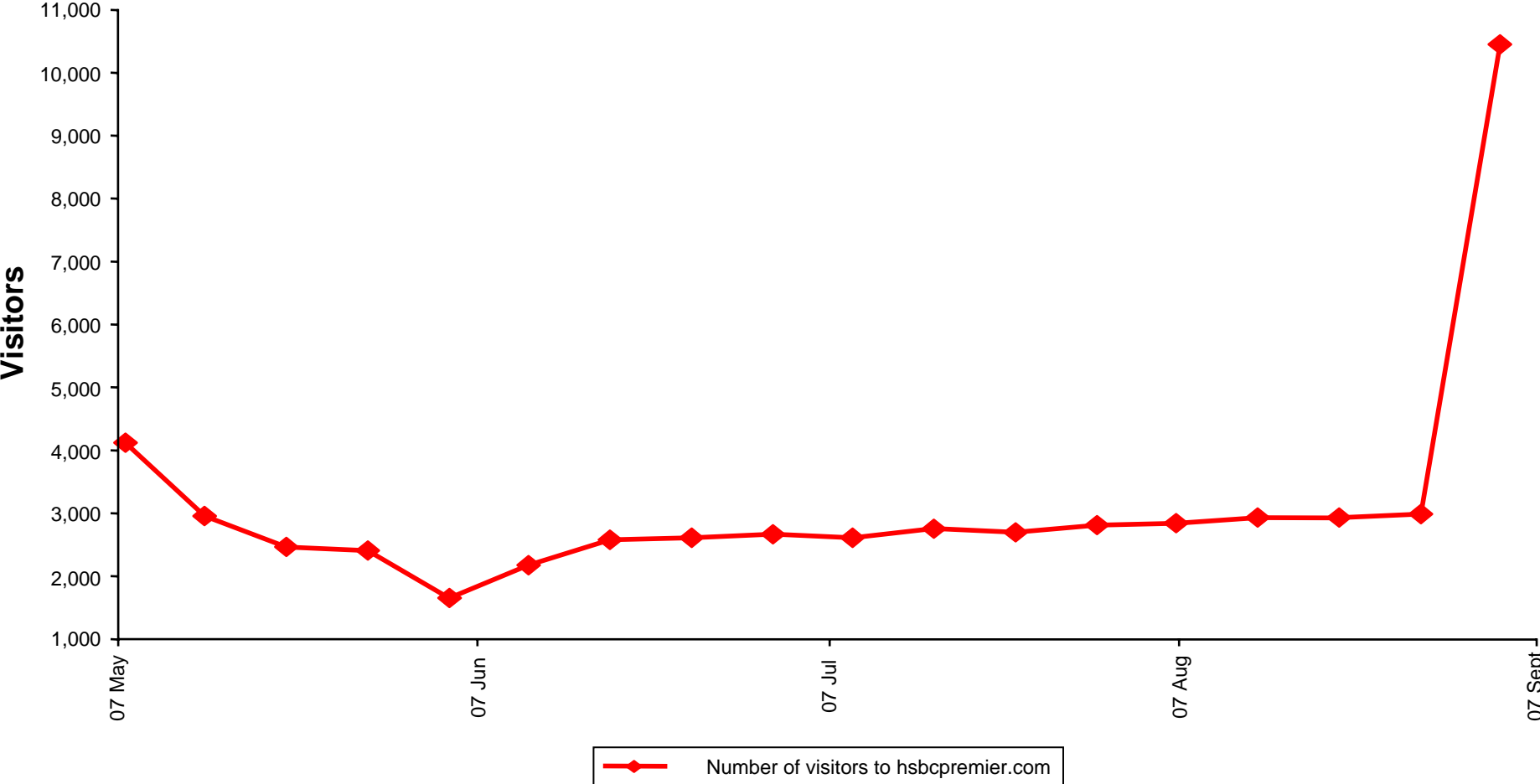
Where are we today: success since soft launch

Customer growth (May-Sep07)



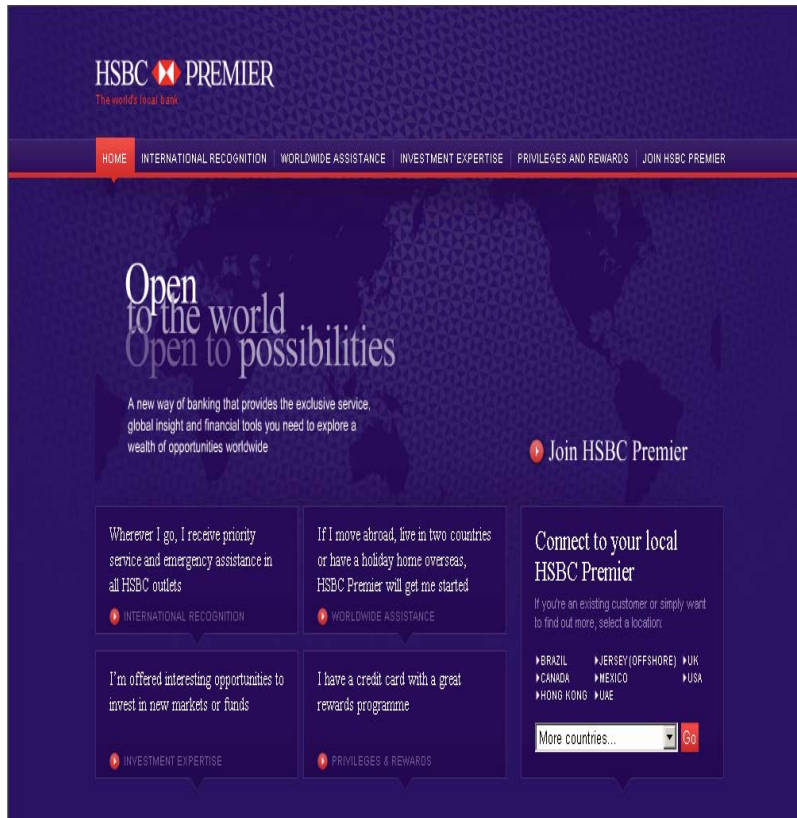
Where are we today: success since soft launch

Web site traffic (May-Sep07)



Reinventing how we communicate HSBC Premier and signalling change

HSBC PREMIER



The screenshot shows the HSBC Premier website homepage. At the top, it features the HSBC Premier logo and the tagline "The world's local bank". A navigation bar includes links for HOME, INTERNATIONAL RECOGNITION, WORLDWIDE ASSISTANCE, INVESTMENT EXPERTISE, PRIVILEGES AND REWARDS, and JOIN HSBC PREMIER. The main content area has a large heading "Open to the world, Open to possibilities" and a sub-headline "A new way of banking that provides the exclusive service, global insight and financial tools you need to explore a wealth of opportunities worldwide". A prominent "Join HSBC Premier" button is visible. Below this, there are four columns of text describing benefits: "Wherever I go, I receive priority service and emergency assistance in all HSBC outlets" (International Recognition), "If I move abroad, live in two countries or have a holiday home overseas, HSBC Premier will get me started" (Worldwide Assistance), "I'm offered interesting opportunities to invest in new markets or funds" (Investment Expertise), and "I have a credit card with a great rewards programme" (Privileges & Rewards). A section titled "Connect to your local HSBC Premier" includes a list of countries (Brazil, Canada, Hong Kong, Jersey (Offshore), Mexico, UAE, UK, USA) and a search box with a "Go" button.



HSBC PREMIER

Global Advertising

HSBC Premier

Unrivalled global service for affluent international people

Global solutions – for people on the go

Globally connected platforms – both in global banking and relationship management

Targeted to attract four million new HSBC Premier customers by 2011