

PREMIER RELATIONSHIP LINKING FORM

To,
The Manager,
The Hongkong and Shanghai Banking Corporation Limited, India

RE.: Linking of Family Relationship.

Primary Account Number: _____ Customer's Name: _____

I/We hereby request you to link the following accounts to the abovementioned primary account. I/We understand that the below mentioned accounts together thus qualify as a single HSBC Premier relationship for the purpose of maintenance of the quarterly Premier Total Relationship Balance (TRB)¹ criteria of ₹4,000,000 (Rupees forty lakh only).

I/We are aware that the above can also include balances maintained by my/our 'family members' in their HSBC Premier Accounts subject to the accounts being categorised as part of a single relationship. 'Family members' in HSBC Premier is defined as all or any of the following relatives of the HSBC Premier (Primary accountholder) customer i.e. (spouse, partners, and children up to the age of 30 years) I/We am/are aware that I/we need to maintain the abovementioned TRB criteria and if we do not maintain it consistently, the Bank will review the same and may be constrained to reclassify the HSBC Premier Account to an alternate offering post providing due notice.

Accounts to be linked:

Account Number	Customer ID	Customer's Name	Relationship with Primary Accountholder	Signature (as per account mandate)

Mortgage Criterion: For customers opening HSBC Premier Relationship based on the Mortgage Criteria

I/We are aware that the Premier proposition is being offered based on my application for a Mortgage product i.e. Home Loan/Smart Home Loan/LAP/Smart LAP (please strike off as applicable) with HSBC India. I/We understand that the Premier proposition requires me/us to maintain a quarterly Total Relationship Balance (TRB) of ₹4,000,000 (Rupees forty lakh only) quarterly within 12 months of first disbursement date of the mortgage.

I/We understand that I/We can add their family members (spouse, partners, and children up to the age of 30 years) only upon meeting the HSBC Premier Total Relationship Balance¹ (TRB) criterion. I/We understand that if I/We do not meet the Total Relationship Balance (TRB) of ₹4,000,000 (Rupees forty lakh only) after 12 months of mortgage disbursal, the Premier account will be reclassified to an alternate offering after providing 30 days-notice.

Yours sincerely,

Name of Primary Accountholder

Signature of Primary Accountholder

Date: _____

¹Total Relationship Balance (TRB)

Calculation of HSBC Premier Total Relationship Balance (TRB) is based on the following:

1. Average quarterly balance held in your HSBC Savings/Current account(s).
2. Average quarterly balance held in your HSBC Fixed Deposits.
3. Investments* - Market value or net purchase value, whichever is higher as on the last day of every calendar quarter.
4. Life-to-date (total) paid-up life insurance** premium for policies in force as on the last day of every calendar quarter.
5. Market value of demat holdings in the depository account held with HSBC India as on the last day of every calendar quarter.

The above can also include balances maintained by your family members[#] in their HSBC Premier Accounts, subject to the accounts being categorised as part of a single relationship. In case, you are an eligible HSBC Premier customer in any other country[§] you are entitled to receive HSBC Premier services in India and the quarterly TRB applicable is waived.

From 1 April 2017, if you do not meet the minimum TRB for a particular quarter, we will levy a quarterly service charge of 0.2% on the shortfall in the TRB, up to a maximum of ₹2,000 (plus applicable taxes^{§§}).

When you do not meet the minimum TRB for a particular quarter, we will notify you in the following quarter and request you to build the TRB by the quarter:

- If you build the requisite TRB in the next quarter, we will not levy the service charges.
- However, if you do not build the TRB for two consecutive quarters, we will levy the service charge on the lower of the TRB shortfall between these two quarters.

*The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) currently offers investment products from third party entities registered and regulated in India. Investments are subject to prevailing market conditions/external factors. Mutual funds are subject to market risks. Please read the Statement of Additional Information (SAI)/Key Information Memorandum (KIM)/Scheme Information Document (SID) and addendums carefully before investing.

**Insurance is the subject matter of solicitation. HSBC India having its registered office at 52/60, M. G. Road, Fort, Mumbai - 400 001, is the Corporate Agent (Registration No.: CA0016) of Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited (CHOICE) and Bharti AXA General Insurance Company (BAGI). HSBC India does not underwrite the risk or act as an insurer. For more details on risk factors, terms and conditions, please read the sales brochure carefully, before concluding a sale. Purchase of any insurance products by a bank's customer is purely voluntary and is not linked to availment of any other facility from the Bank. The contract of insurance is between the insurer and the insured and not between the Bank and the insured. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale.

[#]'Family members' in HSBC Premier is defined as any of the following relatives: (spouse, partners, and children up to the age of 30 years)

[§]Applicable in countries or locations where HSBC Premier is offered. Please refer to www.hsbc.co.in for the complete list of such countries. To enjoy these benefits, you are required to fulfil the eligibility requirements of HSBC Premier on a continuing basis.

^{§§}Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST or Inter-State GST, as applicable, would apply on our fees and charges with effect from 1 July 2017.

Bank Use Section:

I confirm that the 'family' definition of the HSBC Premier relationship as mentioned above[#] has been adhered to.

BM/DBM Signature

BM/DBM Name