

HSBC WORLD SELECTION

HSBC World Selection

Unearth **Global** Investment Opportunities



HSBC

The world's local bank

What is HSBC world selection?

HSBC World Selection is a series of portfolios that are managed internationally and aim to make the most of your money for your selected level of risk. With the addition of the new World Selection Income portfolio, you can also take advantage of the income potential from many international markets.

Choose your risk level

The 4 innovative world Selection portfolios are made up of a wide range of asset types from around the world, offering more diversity than you'll get by investing in one country or stock market. Each portfolio is looked after by a global team of investment experts from both within and outside of HSBC who'll watch your investments closely every single day, making decisions for you as and when the situation changes.

Cautious

Balance

Dynamic


Income

Breed: Lagotto Romagnolo

Location: Italy

Specialty: Truffle hunter

In Lombardy, Italy, farmers train Lagotto dogs to unearth white truffles that sell for up to \$150,000. At HSBC, our local experts can help you unearth investment opportunities from around the world.



Expertise around the world

HSBC World Selection is an investment concept that draws on the skills and know-how of local experts from around the globe.

Breed: Newfoundland Dog

Location: Canada

Specialty: Water Rescue

Originally bred and used as a working dog for fishermen, Newfoundland dogs excel at water rescue, due to their great muscles and their webbed feet and acute swimming abilities. The breed is thought to be the strongest of any dog breed.



Breed: Golden Retriever

Location: USA

Specialty: Therapy Dogs

Hospitals in the United States were the first to train Golden Retrievers to act as therapy dogs to comfort people. These dogs help relieve stress, lower blood pressure, raise spirits and help children with emotional disorders.



Breed: Komondor

Location: Hungary

Specialty: The Ultimate Sheep Dog

The dreadlock coated dog looks similar to a sheep but it can easily bend into a thick guard's an advantage when predators such as wolves attack. Today the Komondor is a fierce guardian based in Hungary, its country of origin.



Breed: Dalmatian

Location: USA

Specialty: Firehouse Dogs

Today the Dalmatian serves as a firehouse mascot but back in the days of horse-drawn fire carts, they provided a valuable service. These dogs were easily trained to run in front of the wagons to quickly guide the horses and fire fighters.



Breed: Hangin' Tree Cowdog

Location: South America

Specialty: Cow/Bull Herder

The Hangin' Tree Cowdog is a natural when it comes to herding cattle with them. These have a superior cotton herding technique and are experts in finding cows that have strayed from the herd.



Breed: Portuguese Water Dogs

Location: Ireland & Algarve

Specialty: Fishing

Originally from the Algarve, these dogs worked aboard Portuguese fishing trawlers off the coast of Ireland. The dogs were taught to herd cod into fishermen's nets and to act as couriers from ship to shore.



Breed: Chinese Crested Dog

Location: China (ports)

Specialty: Varmint hunter

The Chinese Crested is an ancient dog that was carried on ships to administer varmint onboard. These dogs are still found in quantity in port cities in China. It is also used as a kind of living hot water bottle to soothe aches and pains.



Breed: Siberian Husky

Location: Various

Specialty: Sled Dog

The Siberian Husky originated in eastern Siberia. Huskies were bred to pull heavy loads long distances. They were perfect working dogs for the harsh Siberian conditions. Hardy and able to integrate into small packs.



Breed: Kalpa

Location: Australia

Specialty: Sheep Herder

The Australian Kalpa can save farmers the cost of several hands when herding sheep. The Kalpa's signature move is to launch themselves onto the backs of stubborn sheep and walk over them to reach the other side and break up the pen.



Breed: Boerboel

Location: South Africa

Specialty: Guard Dog

The Boerboel breed was chosen specifically to guard and protect the precious diamond mines of South Africa. They retain the garbages of those stronger around the farms and households.




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Flexible cover to fit the whole family



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Have you got a back-up plan for your future



HSBC

The world's local bank

Mr Sample
20 Sample Street
Sampleville
Sample Town
123 456

HSBC LifeChoices: a range of life insurance products made to suit you

Dear Sample

Life insurance is never going to be a favourite conversation topic. But if something were to happen, it can be reassuring to know that you're covered and that the things you value most are going to be looked after.

That's why we call our life insurance package - LifeChoices. It's a flexible policy with different levels of cover to choose from, so you can plan for all kinds of eventualities.

Choose the cover that's right for you

We don't believe in a 'one size fits all' approach to life insurance policies, because you shouldn't have to pay for things you don't need. And to help put together a package that is right for you, we offer four different types of cover to pick and choose from.

LifeChoices - help with settling financial commitments, like a mortgage, loan or credit card in the event of your death or early diagnosis of a terminal illness.

SicknessChoice - a monthly benefit available for up to 12 months if you're unable to work for 30 consecutive days, as a result of an accident or sickness.

TraumaChoice - pays a lump sum if you're diagnosed with one of a number of specified illnesses, or you have to undergo a specified surgical operation.

UnemploymentChoice - provided you've taken out and maintained LifeChoice, SicknessChoice, or TraumaChoice, UnemploymentChoice will pay you a monthly benefit payment following involuntary unemployment.

We're here to help you arrange protection for your family

Simply go online at [hsbc.co.uk/lifechoices](https://www.hsbc.co.uk/lifechoices) and you'll be able to click through to start planning your policy and apply for the cover you need.

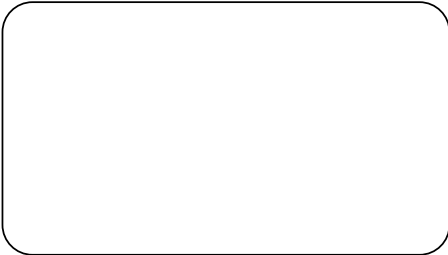
Of course, if you'd rather talk to someone over the phone, then call us on 08457 404404 and we can get a good understanding of the level of cover you need and find the best option for you. If you'd prefer a face-to-face meeting at your local branch, call the same number and we will be happy help.

Yours sincerely,

Paul Say
Head of Customer Marketing

eu feugiat nulla facilisis at vero eros et accumsan. Et iusto odio dignissim qui blandit praesent luptatum zzril delenit augue duiis dolore te feugait
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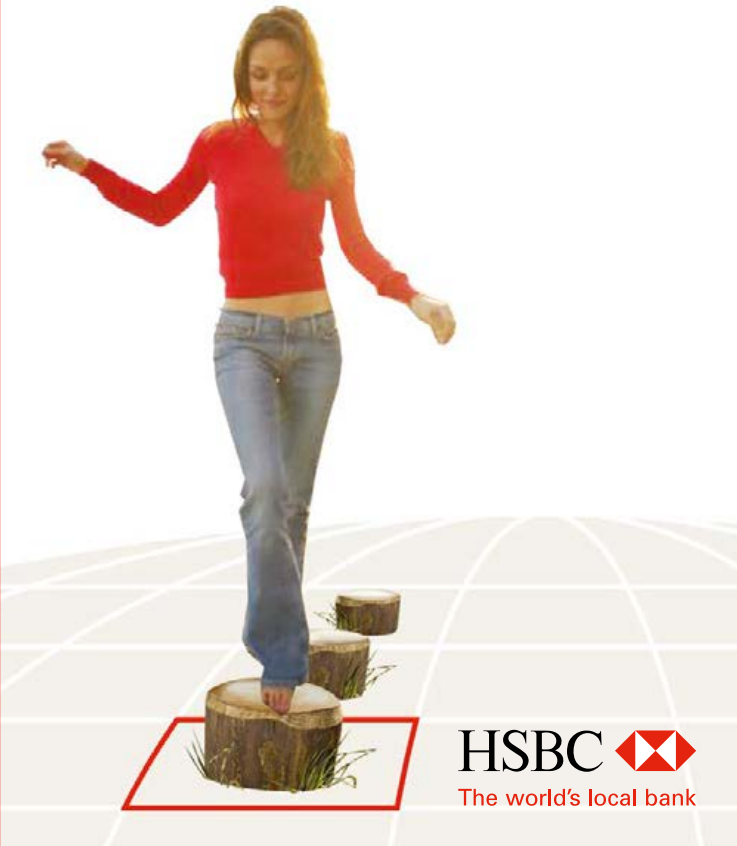
HSBC HSBC PAY MONTHLY



Wouldn't it be good to know
where you stand each month?

HSBC Bank Account Pay Monthly

Take steps to control your money



Put yourself in control of your finances with **Bank Account Pay Monthly**

We all have more choices than ever before on how to spend our money. On top of this we also have our regular bills to think about. With all these things to pay for, it's easy to lose track of your spending.

That's why we've introduced Bank Account Pay Monthly. It's an account designed to let you know where you stand financially, with the aim of helping you gain control of your money and achieve your long-term financial goals.

How much does this service cost?

Bank Account Pay Monthly usually costs £15 per month. But, if you apply by 18 November 2010, we'd like to offer it to you for £7.50 for the first 12 months. We'll contact you towards the end of this 12-month period to discuss whether you want to continue with your account.

How easy is it to switch?

As you already bank with us, switching is easy. And, if at any time you no longer feel that this service is suitable for your needs, you can easily change to any of our other accounts.

The reassurance of knowing where you stand

With Bank Account Pay Monthly, you can approach us at any time to ask us to agree a formal overdraft facility on your account. The approval of your request will be subject to status.

Even if we don't agree an overdraft facility with you, we'll give you a £50 buffer on your account. It's intended to be a safety-net against short-term emergency borrowing if you don't have enough funds available to cover a payment.

We won't usually agree to any payments that would take you over your overdraft limit and £50 buffer, other than in very limited circumstances where we are obliged to make a payment. When payments are refused, your credit rating may be affected. If you're unsure about any aspect of our Overdraft Service, please visit your local branch – or give us a call.

Arrange an **Individual Finance Review**

If you decide to switch to Bank Account Pay Monthly we'll invite you into your local branch for an Individual Finance Review and to transfer your account. You can make an appointment over the phone or by visiting your branch.

This Individual Review will give you the chance to see if Bank Account Pay Monthly is right for you. We'll give you a snap-shot of where your finances are and, more importantly, work with you to get them where you want them to be.

It's easy to get started and **switch to Bank Account Pay Monthly**

If you think this account sounds right for you, why not get started right away. Just follow these three easy steps and you'll soon be enjoying all the benefits that Bank Account Pay Monthly brings.

Step one: visit your local branch for your Individual Finance Review to decide if the account is suitable for you, and potentially agree a formal overdraft facility.

Step two: we help you to figure out what your long term financial goals are, and potentially agree a formal overdraft facility.

Step three: leave the rest to us. We'll make sure your account is up and running and ready for you to use.

You're eligible for Bank Account Pay Monthly if you pay £500 or more a month into your account. However, if you're under 24, there's no set amount you have to pay into your account each month in order to be eligible.

If at any time you feel that this service isn't for you, there's no charge to switch to any of our other accounts.

If you'd like more information about Bank Account Pay Monthly, visit our website at hsbc.co.uk/takingsteps. Please note you won't be able to set up your account online.

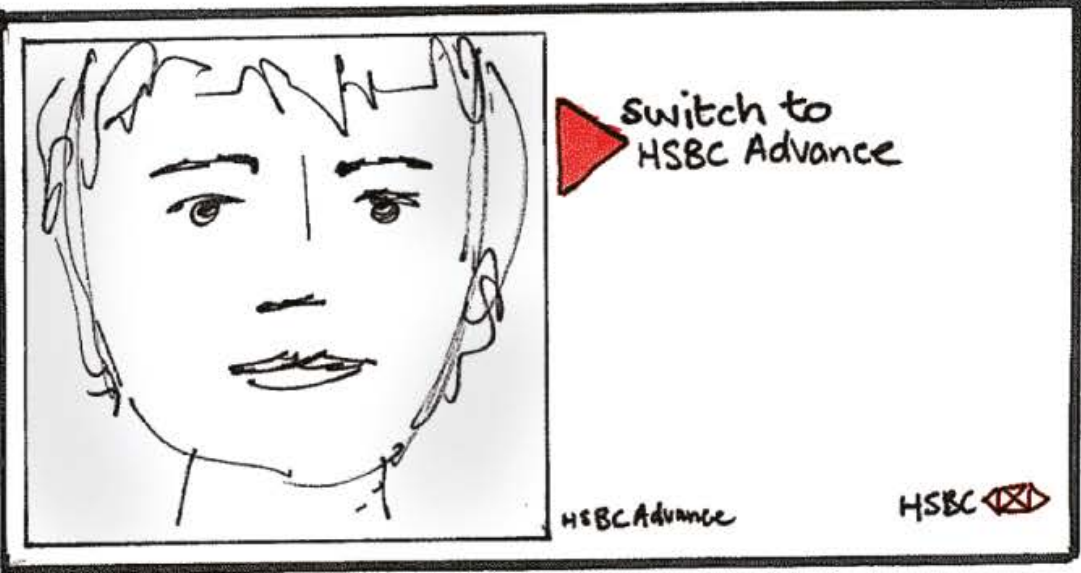
If you'd like to arrange an appointment for an Individual Finance Review, call us on **08457 404 404*** or drop into your local branch.

► Call **08457 404 404**

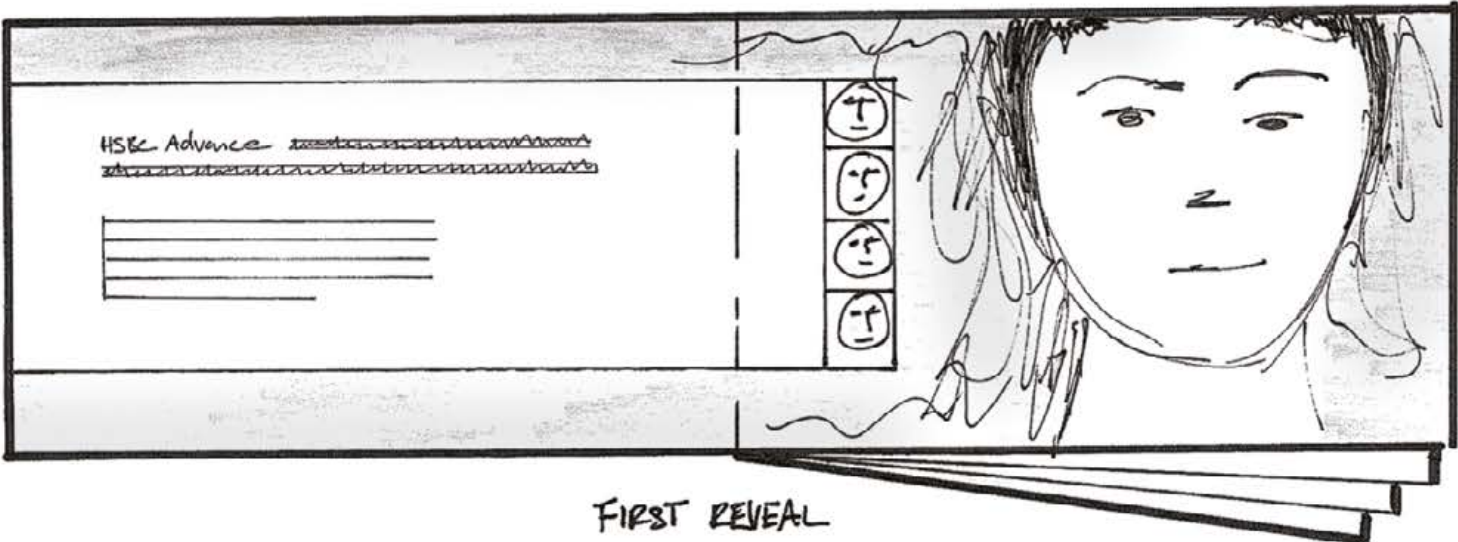
► Click hsbc.co.uk/takingsteps

► Visit your local branch

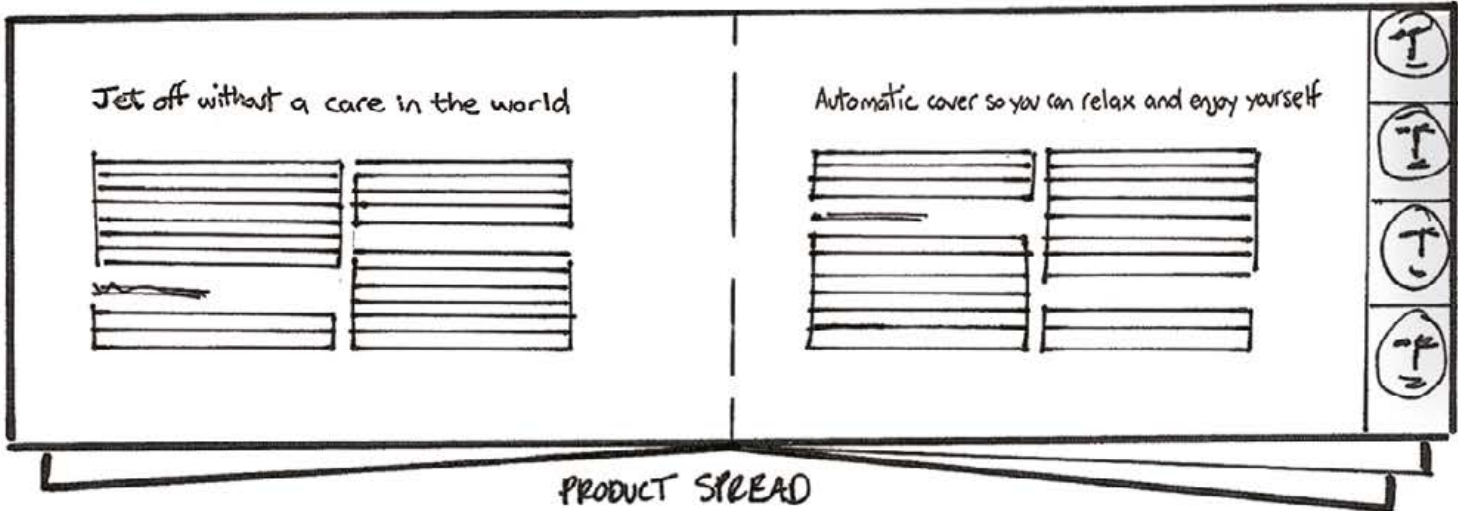
HSBC ADVANCE



FRONT



FIRST REVEAL



PRODUCT SPREAD

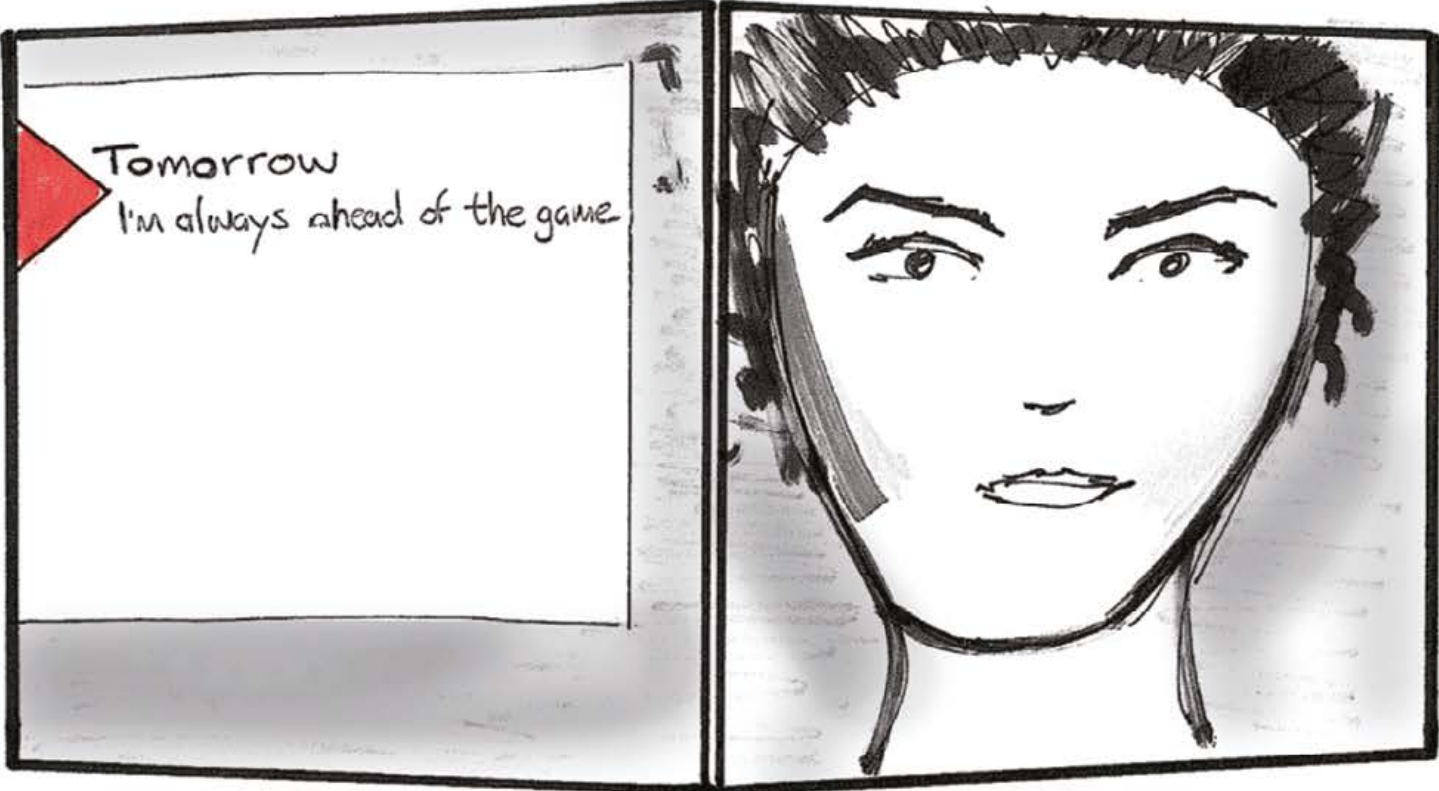


FINANCIAL BATTLE

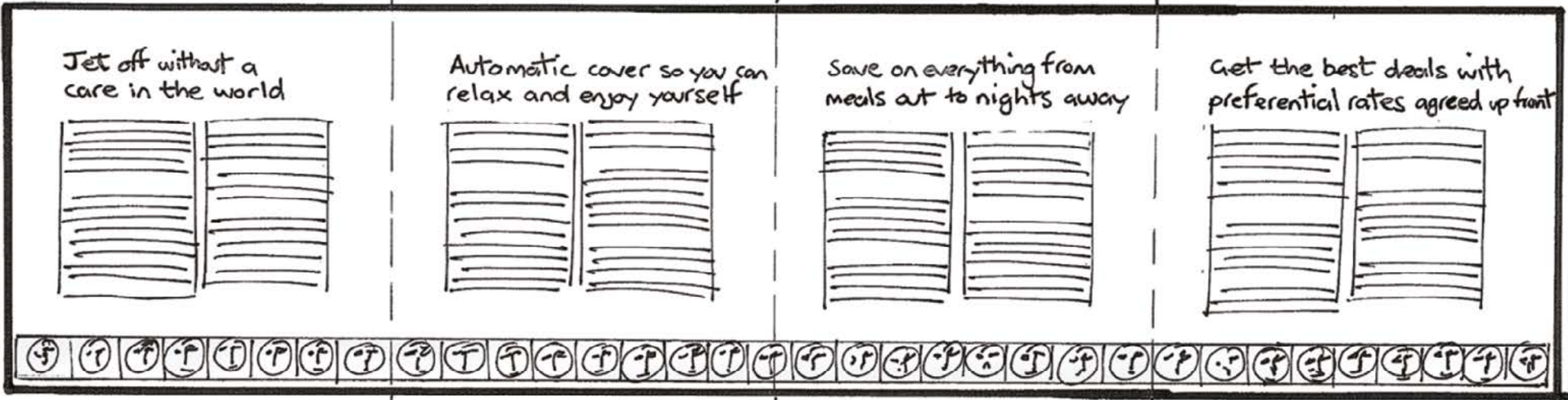
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FRONT



GATE FOLD - FIRST REVEAL



SPREAD

Grow your savings

3.65%

Earn up to 3.65% AER/gross

If you want to experience a healthy growth rate, why not take out an HSBC Fixed Rate Saver offering an interest rate of up to 3.65% AER/gross depending on the term you choose.

If your Fixed Rate Saver is below £50,000 you may withdraw all your money before the end of the term but a fee of 90 days gross interest will apply. Partial withdrawals are not permitted. If your Fixed Rate Saver is £50,000 or above, early withdrawals in full or in part are not permitted.

The minimum deposit is £2,000, maximum subscription is £1,000,000.

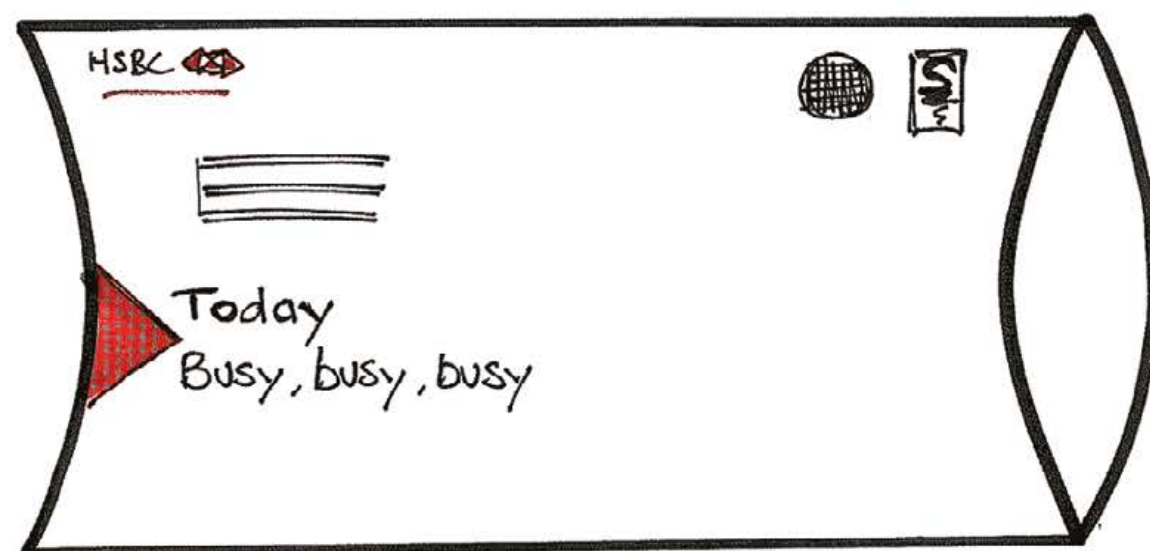
To find out more about our range of savings and investment products, call us, visit hsbc.co.uk or come into branch.

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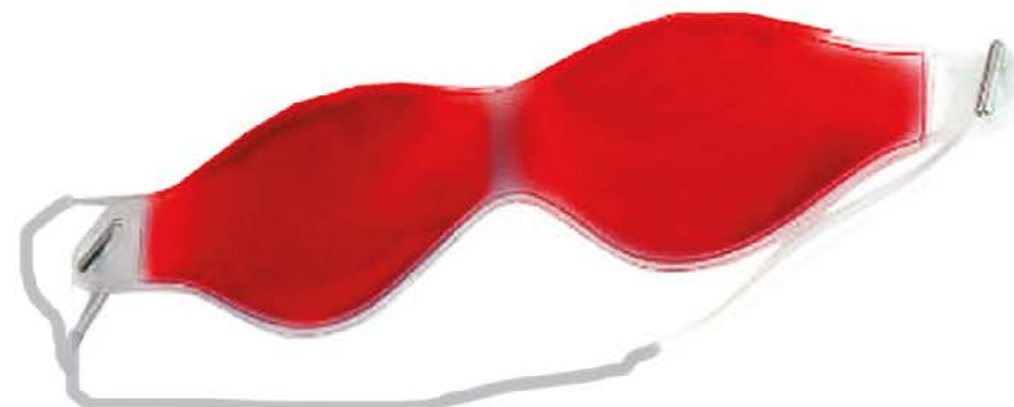
Issued by HSBC Bank plc, Canada Square, London E14 5HQ. Rates correct at 10 October 2010. You must have a current or savings account (not an ISA) with us before you open a Fixed Rate Saver, which you need to keep for the duration of your Fixed Rate Saver. There is no cancellation period with this product. Gross is the rate before deduction of tax, applied to interest on savings accounts. AER (Annual Equivalent Rate) is the notional rate which illustrates what the gross rate would be if interest was paid and compounded each year. The gross rate quoted above assumes that interest is paid annually. We reserve the right to decline an account application. Lines are open 8am to 10pm every day. Communications may be recorded and monitored for security and service improvement purposes. Textphone 1800 10800 028 0126. ACXXXXX

BUSY, BUSY, BUSY



PILLOW PACK TO HOLD DL
ALTERNATIVE ENVELOPE: BOARD BACK DL ENVELOPE.

TOP 10% PROSPECTS: EYE GEL MASK (I.E COOL & CALMING)



A4 FOLDED TO DL

HSBC ADVANCE COLD ACQUISITION

Today

I have an ordinary bank account

HSBC Advance

HSBC



The world's local bank



Tomorrow

I have an extraordinary bank account

HSBC Advance

HSBC



The world's local bank



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HSBC PREMIER CALENDAR



38°N – Cappadaocia, Turkey

Along the ancient Silk route, whirling Devishes perform an ancient ritual at a Caravanserai. For centuries these rest stops served as a place for traders and travellers to spend the night and refuel for the next day.

March

February

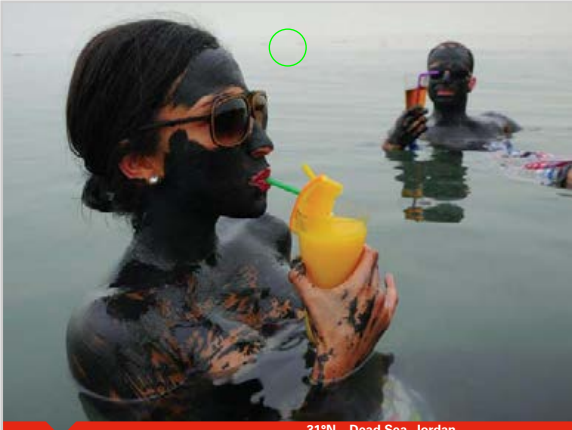
M	T	W	T	F	S	S	Week
31	1	2	3	4	5	6	6
7	8	9	10	11	12	13	7
14	15	16	17	18	19	20	8
21	22	23	24	25	26	27	9
28							10

M	T	W	T	F	S	S	Week
28	1	2	3	4	5	6	10
7	8	9	10	11	12	13	11
14	15	16	17	18	19	20	12
21	22	23	24	25	26	27	13
28	29	30	31				14

April

M	T	W	T	F	S	S	Week
28	29	30	31	1	2	3	14
4	5	6	7	8	9	10	15
11	12	13	14	15	16	17	16
18	19	20	21	22	23	24	17
25	26	27	28	29	30		18

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31°N – Dead Sea, Jordan

Once you get over the feeling of being covered in mud, floating in the Dead Sea can be quite relaxing. The high salinity in the water helped this couple float and thumb their noses at gravity.

January

December

M	T	W	T	F	S	S	Week
29	30	1	2	3	4	5	48
6	7	8	9	10	11	12	49
13	14	15	16	17	18	19	50
20	21	22	23	24	25	26	51
27	28	29	30	31			52

M	T	W	T	F	S	S	Week
27	28	29	30	31	1	2	1
3	4	5	6	7	8	9	2
10	11	12	13	14	15	16	3
17	18	19	20	21	22	23	4
24	25	26	27	28	29	30	5
31							6

February

M	T	W	T	F	S	S	Week
31	1	2	3	4	5	6	4
7	8	9	10	11	12	13	5
14	15	16	17	18	19	20	6
21	22	23	24	25	26	27	7
28	29	30					8

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22°S – Rio Janeiro, Brazil

As the countdown to the Carnival begins, the energy and enthusiasm is palpable on every face in Rio. Here artists put the finishing touches on touches on a float that will make it's debut in the Carnival.

February

January

M	T	W	T	F	S	S	Week
27	28	29	30	31	1	2	1
3	4	5	6	7	8	9	2
10	11	12	13	14	15	16	3
17	18	19	20	21	22	23	4
24	25	26	27	28	29	30	5
31							6

M	T	W	T	F	S	S	Week
31	1	2	3	4	5	6	6
7	8	9	10	11	12	13	7
14	15	16	17	18	19	20	8
21	22	23	24	25	26	27	9
28	29	30					10

March

M	T	W	T	F	S	S	Week
28	1	2	3	4	5	6	10
7	8	9	10	11	12	13	11
14	15	16	17	18	19	20	12
21	22	23	24	25	26	27	13
28	29	30	31				14

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51°N – Ascot, England

It would appear the weather is at odds with the racegoers at Royal Ascot. Brollies up, these dapper gentlemen give the ladies a run for their money in traditional top hat and tails.

April

March

M	T	W	T	F	S	S	Week
28	1	2	3	4	5	6	10
7	8	9	10	11	12	13	11
14	15	16	17	18	19	20	12
21	22	23	24	25	26	27	13
28	29	30	31				14

M	T	W	T	F	S	S	Week
28	29	30	31	1	2	3	14
4	5	6	7	8	9	10	15
11	12	13	14	15	16	17	16
18	19	20	21	22	23	24	17
25	26	27	28	29	30		18

May

M	T	W	T	F	S	S	Week
28	29	30	31	1	2	3	18
4	5	6	7	8	9	10	19
11	12	13	14	15	16	17	20
18	19	20	21	22	23	24	21
25	26	27	28	29	30		22

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32°N – Hamilton, Bermuda

Fresh from battle, this Bermudan Gombey dancer takes time out. Gombey groups, dance at festivals, parades and important holidays. Their exciting performances include duets and solos simulating combat.

May

April

M	T	W	T	F	S	S	Week
28	29	30	31	1	2	3	14
4	5	6	7	8	9	10	15
11	12	13	14	15	16	17	16
18	19	20	21	22	23	24	17
25	26	27	28	29	30		18

M	T	W	T	F	S	S	Week
25	26	27	28	29	30	1	18
2	3	4	5	6	7	8	19
9	10	11	12	13	14	15	20
16	17	18	19	20	21	22	21
23	24	25	26	27	28	29	22
30	31						23

June

M	T	W	T	F	S	S	Week
30	31	1	2	3	4	5	23
6	7	8	9	10	11	12	24
13	14	15	16	17	18	19	25
20	21	22	23	24	25	26	26
27	28	29	30				27

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35°N – Kawaguchi City, Japan

After observing his father doing the same thing just a few minutes earlier, a curious son closely studies a flowering bonsai tree at a nursery in Kawaguchi City.

September

August

M	T	W	T	F	S	S	Week
29	30	31	1	2	3	4	36
5	6	7	8	9	10	11	37
12	13	14	15	16	17	18	38
19	20	21	22	23	24	25	39
26	27	28	29	30			40

M	T	W	T	F	S	S	Week
29	30	31	1	2	3	4	36
5	6	7	8	9	10	11	37
12	13	14	15	16	17	18	38
19	20	21	22	23	24	25	39
26	27	28	29	30			40

October

M	T	W	T	F	S	S	Week
28	29	30	31	1	2	3	40
4	5	6	7	8	9	10	41
11	12	13	14	15	16	17	42
18	19	20	21	22	23	24	43
25	26	27	28	29	30		44

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XX°X – XXXXXX, America

Dressed in matching mortarboard caps and red gowns, these American students can no longer contain their excitement as their Graduation ceremony reaches a crescendo. Exciting times indeed.

October

September

M	T	W	T	F	S	S	Week
28	29	30	31	1	2	3	40
4	5	6	7	8	9	10	41
11	12	13	14	15	16	17	42
18	19	20	21	22	23	24	43
25	26	27	28	29	30		44

M	T	W	T	F	S	S	Week
26	27	28	29	30	1	2	40
3	4	5	6	7	8	9	41
10	11	12	13	14	15	16	42
17	18	19	20	21	22	23	43
24	25	26	27	28	29	30	44
31							45

November

M	T	W	T	F	S	S	Week
31	1	2	3	4	5	6	45
7	8	9	10	11	12	13	46
14	15	16	17	18	19	20	47
21	22	23	24	25	26	27	48
28	29	30					49

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