

23 November 2009

HSBC's Loan Offers

Fixed rate for home loans, personal loans and car loans

HSBC pays for registration fees for home loans being re-financed up to 31 December 2009

HSBC has launched its low fixed rate campaign on home loans, personal loans and car loans that will last up to 27 November 2009. This allows customers to capture the current low interest rates.

Borrowers will be able to enjoy preferential rates both on fixed and variable option across all loan offering. This opportunity reflects HSBC's aim to offer value to its existing and potential customers.

HSBC also pays for registration fees on behalf of customers to transfer their home loans to the bank up to 31 December 2009. Over and above HSBC's already competitive variable pricing over loans products, we offer fixed rates as follows:

1) Home Loan – 6.5% p.a. fixed for first year

For a first time home buyer, someone seeking a second property or wishing to opt for refinancing, **HSBC's Home Loan** offers the choice of home loan features that best suit the customer's needs.

We offer flexible repayment options with competitive interest rates. Our fortnightly repayment option can help save up to 22% on total interests as well as to own property sooner.

2) Personal Loan – 12% p.a. fixed over 3 years

HSBC's Personal Loans offers that extra value and choice that will help borrowers achieve their goals and aspirations. So whether someone needs funds for house renovation or for personal expenses, all can benefit from our competitive pricing both on variable and fixed rate options

3) Car loan – 10.5% p.a. fixed over 3 years

We also offer great rates, variable or fixed, for a car loan for purchasing a new or used car.

ends/more



To obtain more information on HSBC's incredible offers:

- Visit our branches
- Call 800 1234 for an appointment
- Visit www.hsbc.co.mu for further information.

Please note that credit offers are subject to terms and conditions and an assessment of credit proposal.

Media enquiries to Amélie Desvaux de Marigny on + 230 403 0785 or email ameliedesvauxdem@hsbc.co.mu

Notes to editors:

1. The HSBC

In Mauritius, HSBC operates 11 full-service branches and an offshore unit, which for many years has played a leading role in facilitating cross-border investment activity. It offers a wide range of products and services to a diverse domestic and cross border customer base, from accounts services to credit cards, savings, investments, home loans, personal loans and custodian services. Through our new locally incorporated subsidiary, the HSBC Bank (Mauritius) Ltd (HBMU), HSBC is able to offer many of its global customers more sophisticated financial products and structures that benefit from the extensive range of international double taxation avoidance treaties that Mauritius has negotiated.

2. The HSBC Group

HSBC Holdings plc, the parent company of the HSBC Group, is headquartered in London. The Group serves customers worldwide from around 8,500 offices in 86 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa. With assets of US\$2, 422 billion at 30 June 2009, HSBC is one of the world's largest banking and financial services organisations. HSBC is marketed worldwide as 'the world's local bank'.

ends