

Term and Conditions on Money Market Deposit

Article 1 Scope of Application

These terms and conditions shall apply to transactions regarding Money Market Deposit between The Hongkong and Shanghai Banking Corporation Limited (the "Bank") and its Customer, and the matters not set forth in these terms and conditions shall be governed by General Terms and Conditions on Deposit and Terms and Conditions on Deposit Account with Free Deposits and Withdrawals.

Article 2 Customer of Deposit

The Deposit is offered to both individual and corporate customers.

Article 3 Type of Deposit

The type of deposit offered is savings deposit for individual customers and corporate free savings for corporate customers.

Article 4 Interest

- ① The interest rate on the Deposit shall vary based on the principal amount of the Deposit.
- ② The interest on the Deposit shall be calculated on the following base date and added to the principal on the following principal date.
Base date: 28th of every month
Principal date: the first business day following the Base Date
- ③ For individual customers, the interest shall be calculated by applying the interest rate posted by the bank branch as applicable for different deposit amount, to the daily final balance for the period from the date of the first deposit or the latest Principal date, as applicable to the date immediately preceding the next Principal date. For corporate customers, the interest rate determined pursuant to paragraph ① shall be applied to the daily final balance of the deposit kept for no less than 7 days from the date of the first deposit.
- ④ If the interest rate on the Deposit changes, the new rate shall apply upon the date of change and shall be posted at the bank branch for one (1) month.