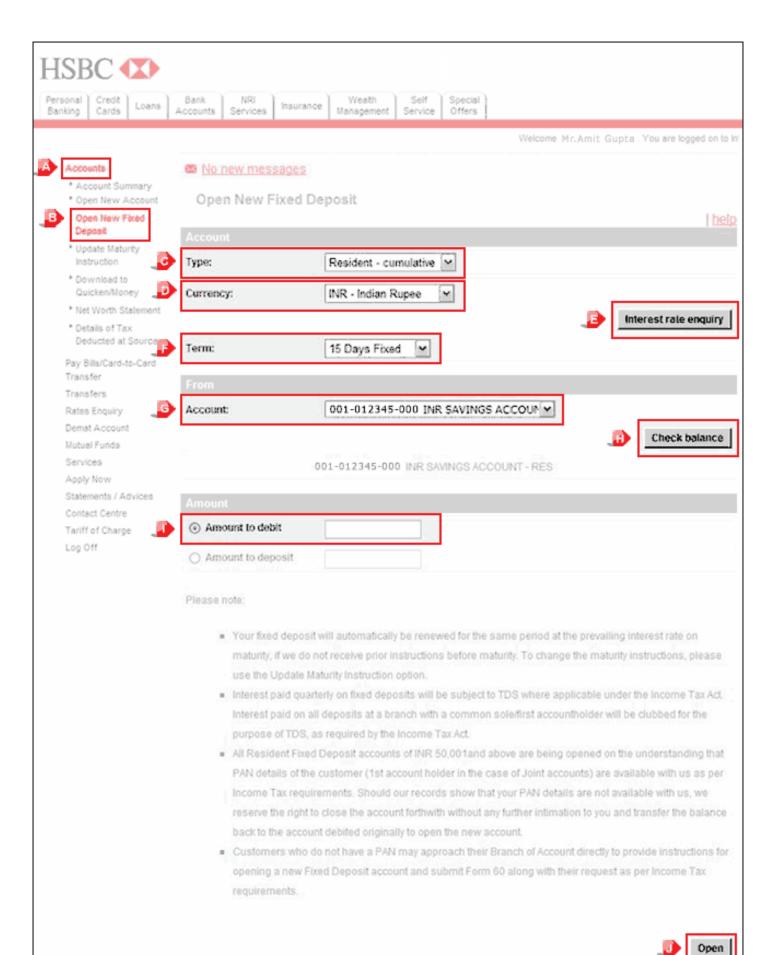


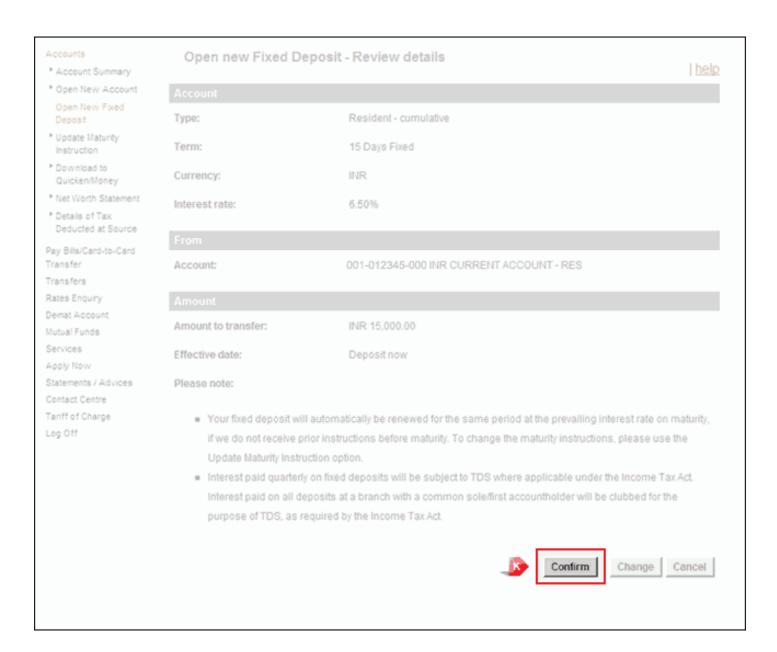
How to open a new HSBC Fixed Deposit Account online

To open a new Fixed Deposit, you will first need to log in to your HSBC Internet Banking account. Once you are logged in, follow the steps detailed below to open a new Fixed Deposit online.

If you are not an Internet Banking user and would like to register for Internet Banking, please <u>click here</u> for a demo on how to register.

- (a) Click on 'Accounts' from the left navigation.
- (b) In this section, select 'Open New Fixed Deposit'.
- (c) Select the type of Fixed Deposit you wish to open. <u>Click here</u> to find out more about the different types of Fixed Deposits offered by HSBC.
- (d) Select the currency applicable to your deposit. <u>Click here</u> to know which currency is applicable for which type of deposit.
- (e) If you would like to know the latest tenors and interest rates offered by HSBC for Fixed Deposits, click on 'Interest Rate Enquiry'.
- (f) Choose the tenor of your Fixed Deposit.
- (g) Select the account from which funds will be used to open your Fixed Deposit Account.
- (h) To check the balance in your account, click on 'Check Balance'.
- (i) Enter your Fixed Deposit amount in the 'Amount to Debit' field. This amount should be in the same currency as that of your account as selected in point (g) above.
 - If the currency of your new Fixed Deposit is not to be the same as the currency in which the debit account is held, then you can specify the value in the currency of the new Fixed Deposit in the 'Amount to Deposit' field.
- (j) Click on 'Open' to continue.
- (k) You will now be displayed a summary of all the details entered by you. Click on 'Confirm' to open your Fixed Deposit.





Types of Fixed Deposits	
For Indian Resident Accountholders:	
Resident-Cumulative	Cumulative Deposit in Indian Rupees for Indian Residents.
Resident-Ordinary	Ordinary Deposit in Indian Rupees for Indian Residents.
For Non-Resident Indian (NRI) Accountholders:	
FCNR B-Cumulative	Foreign Currency Non-Resident (Bank) Cumulative Deposit.
FCNR B-Ordinary	Foreign Currency Non-Resident (Bank) Ordinary Deposit.
Resident FCY Deposit	Resident Foreign Currency Deposit. For NRI's who have moved back to India.
NRE-Cumulative	NRE Deposits in Indian Rupees on which interest is cumulated and paid at the time of maturity.
NRE-Ordinary	NRE Deposits in Indian Rupees on which interest is paid every quarter.
NRO-Cumulative	NRO Deposits in Indian Rupees on which interest is cumulated and paid at the time of maturity.
NRO-Ordinary	NRO Deposits in Indian Rupees on which interest is paid every quarter.

Currency Selection

For Indian Resident Accountholders:

• Please choose 'INR-Indian Rupees'

For Non-Resident Indian (NRI) Accountholders:

- NRE and NRO deposits: Please choose 'INR-Indian Rupees'
- FCNR and Resident FCY deposits: Please choose from any of the foreign currency options