



**ARE  
YOU READY  
FOR AN  
UPGRADE?**

With HSBC Premier, you are provided with a dedicated, single-point-of-contact Relationship Manager whose role is to open the many doors that Premier has to offer, from financial solutions to savings to mortgages to around-the-clock assistance across the globe. This is what we think of as a serious upgrade.

What's more, between now and July 31, you can choose from a host of world-class complimentary gifts such as Bose® QuietComfort® 2 Acoustic Noise Cancelling® Headphones, six complimentary rounds of golf and six spa treatments, VIP access to sold-out shows and sporting events and more.<sup>1</sup>

Stop by your nearest HSBC branch to speak to a Relationship Manager, or call 1 888 662-HSBC (4722) or visit [HSBCPREMIERUSA.com](http://HSBCPREMIERUSA.com) for more information.

**HSBC PREMIER**  
The world's local bank

**Englewood**

12 East Palisade Ave.  
201.569.1781

**Fort Lee**

2151 Lemoine Ave.  
201.944.7308

**Hoboken**

5 Marine View Plaza  
201.459.4250

**Jersey City**

2854 JFK Blvd.  
201.239.0879

**Livingston**

45 South Livingston Ave.  
973.535.2789

**Morristown**

20 North Park Pl.  
973.829.7132

**Parsippany**

3219 Route 46 East  
973.939.3000

**Summit**

47 Maple St.  
908.598.1012

**COMING SOON:**

**Waldwick**  
53 Franklin Tpke.

**Florham Park**

2 Hanover Rd.  
973.443.9096

**Hillside**

367 Hwy. 22 West  
908.206.0390

**Hoboken**

524 Washington St.  
201.659.6163

**Jersey City**

539 Washington Blvd.  
201.217.8800

**Millburn**

215 Millburn Ave.  
973.315.1002

**Newark**

151 Ferry St.  
973.465.0157

**Ridgewood**

29 East Ridgewood Ave.  
201.493.8159

**Westfield**

1 Elm St.  
908.518.1581

<sup>1</sup>Offer valid when you begin a new Premier Relationship with a minimum of \$50,000 funded in new assets between May 29, 2007 and July 31, 2007. New assets are defined as funds or positions not previously held by any member of the HSBC Group. Offer not valid on Retirement (IRA) Brokerage Accounts. The Annual Percentage Yield (APY) and balance for a Premier Checking Account which is accurate as of May 29, 2007 is 0.20% APY on balances of \$5.00 or more. APY is variable and subject to change after opening. Charges and fees may reduce earnings. Qualified customers will be notified via mail within 90 days of opening an account; notification will include instructions for redeeming gift of choice. Limit one gift per customer. This offer cannot be combined with any other offers or promotions, is non-transferable, good while supplies last, and expires on November 30, 2007. Any gift not redeemed by November 30, 2007, will be forfeited. The cost of the gift will be reported on IRS Form 1099. Premier Relationship must remain open for a minimum of six months or value of gift will be deducted from account proceeds at closing. Promotional offer is only available at the listed branches. Securities, Annuities and Insurance Products are: Not a deposit or other obligation of the bank or any of its affiliates; Not FDIC insured or insured by any federal government agency of the United States; Not guaranteed by the bank or any of its affiliates; and are subject to investment risk, including possible loss of principal invested. All decisions regarding the tax implications of your investment(s) should be made in connection with your independent tax advisor. Deposit products in the U.S. offered by HSBC Bank USA, N.A. or HSBC National Bank USA. Both banks are Member FDIC. ©2007 HSBC Bank USA, N.A. Mortgage products are offered in the U.S. by HSBC Mortgage Corporation (USA). Equal Housing Lender.