

now, Free Business Checking can help more than the bottom line.

**Open a Free Business Checking account and get a "Green Business Kit" when you pay three bills online.\***

As the world's local bank, we know that working towards sustainability isn't only a good thing to do, it can also be profitable. Small changes can add up quickly, and with the right tools we can have a real impact on the environment. Of course, a Green Business Kit isn't the only reason to bank with us. Free Business Checking from BusinessSmart™ has exclusive benefits, like no minimum balance requirements, 300 free monthly transactions and free online banking. To open a business checking account, go to your local branch, call **866-427-2104** or visit [us.hsbc.com/theresnosmallchange](http://us.hsbc.com/theresnosmallchange).

Ask us about our personal banking services.

*there's no small change* **HSBC**   
The world's local bank

\*To be eligible to receive the Green Business Kit, customers who open a new HSBC business checking account between April 9 and June 8, 2007 must pay three bills by July 25, 2007 using HSBC Online Bill Pay. Qualified customers will be notified via BankMail within eight weeks of the third online bill payment. (BankMail is the secure e-mail service accessed within Business Internet Banking.) Notification will include instructions for redeeming the Green Business Kit, which will require customers to register an e-mail address and their preferred shipping address. The kit will be delivered within 4-8 weeks after registration. Limit one kit per business customer. This offer cannot be combined with any other offers or promotions, is nontransferable, good while supplies last, and expires on November 30, 2007. Any kits not redeemed by November 30, 2007 will be forfeited. The cost of the Green Business Kit will be reported on IRS Form 1099. Deposit products in the United States offered by HSBC Bank USA, N.A. or HSBC National Bank USA. Both banks are Member FDIC. ©2007 HSBC Bank USA. Equal Credit Opportunity Lender.

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