



The world's local bank

30 January 2004

MAKE YOUR NEW YEAR'S RESOLUTIONS A REALITY WITH HSBC

HSBC, the world's local bank, today encouraged Australians to stick to their New Year's resolutions and offered some motivation to turn resolutions into realities.

"Every New Year's Eve thousands of Australians pledge to lose weight, buy a new home, spend more time with the family, renovate the kitchen or maybe give up smoking," said Kevin Martin, Head of Personal Financial Services at HSBC.

A resolution to lose weight can increase your bank balance. Giving up one \$13.99 bottle of white wine each week may save \$727.48 annually and may cut 29,120 calories from your diet and waistline.

A resolution to quit smoking has health and financial benefits. Giving up two packs of \$8.40 cigarettes each week may save of \$873.60 per year. Assuming a 5 per cent return, your savings could reach \$30,028.00 over 20 years.

A resolution to purchase a home in 2004 is easier with HSBC. Save \$500 on the establishment fee and benefit from a 5.7 per cent per annum introductory variable rate for the first 12 months². (Comparison rate is 7.01 per cent per annum³.)

"By regularly adding those few extra dollars saved from New Year's resolutions to a home loan each week it's possible for many Australians to get closer to realising their financial goals, such as owning their home sooner," said Mr Martin.

Make your New Year's Resolutions a reality with HSBC/2

Stick to a resolution for a year and reap the financial benefits

	<i>Annual Saving</i>	<i>Invested savings at 5% return over 20 years⁴</i>
Two packs of cigarettes each week (\$8.40 per pack)	\$873.60	\$30,028
One lottery ticket each week (\$1.10)	\$57.20	\$1,966
Paying credit card bill on time each month (\$20)	\$240.00	\$8,255

Cut the calorie intake each week and watch savings grow

	<i>Annual Saving</i>	<i>Calories Saved Annually*</i>	<i>Savings invested @ 5% /20yrs⁴</i>
Bottle of white wine 750ml - each week (\$13.99)	\$727.48	29,120	\$25,005
Chocolate bar 55g - each week (\$1.42)	\$73.84	14,560	\$2,538
Burger - each week (\$3.65)	\$189.80	27,300	\$6,524
Ice cream 68g - twice per week (\$2.90)	\$301.60	21,840	\$10,367
Soft drink - Can of Cola 375ml twice per week (\$2.00)	\$208.00	10,920	\$7,149

*Sources: Allan Borushek's Pocket Calorie and Fat Counter; HSBC

Notes: Assumes yearly savings are invested at the beginning of each year. All prices indicated are per item. All calorie data based on Allan Borushek's Pocket Calorie and Fat Counter, 31st Annual Edition, published 2004.

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Notes to editors

1. HSBC in Australia
In Australia, the HSBC Group offers an extensive range of financial services through a network of 35 branches and offices. These services include personal and commercial financial services, trade finance, non-advisory stockbroking, treasury and financial markets, funds management, investment advisory and securities custody.
2. Establishment fee on a Home Smart Home Loan is valued at \$500. The establishment fee will be waived on Home Smart Home Loans for applicants who have their loan approved during the promotional period 23/01/04 – 31/03/04. Valuation fee applies and is payable up—front on application. Available on owner-occupied Home Smart Home Loans only. Variable rate current as at

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23/01/04 and subject to change. Rate reverts to a standard Home Smart Home Loan variable rate after 12 months.

3. Credit provider is HSBC Bank Australia Limited ABN 48 006 434 162. Comparison rate calculations for a Home Smart Home Loan are based on designated amount of \$150,000 and a term of 25 years. Our comparison rate schedules are available at our branches and on our website – www.hsbc.com.au.
WARNING: This comparison rate applies only to the example of examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

4. The product issuer and credit provider for deposit and lending products is HSBC Bank Australia Limited ABN 48 006 434 162 AFSL No: 232595. This document provides general advice only and is not financial product advice. It does not take into account your individual objectives, financial situation or needs. A Product Disclosure Statement is available on request and can be obtained by calling us on 1300 308 880 or by visiting any of our branches or our web site at www.hsbc.com.au. You should obtain the relevant Product Disclosure Statement and consider it before acquiring the financial product.