



MASTER DEPOSIT AGREEMENT FOR CONSUMER ACCOUNTS

Name/Account Title _____

Taxpayer Identification Number _____

By signing or electronically accepting this Agreement, I understand I am opening the Deposit Account(s), and I agree that HSBC will handle my account(s) associated with this Agreement according to the "Rules For Consumer Deposit Accounts" (the "Rules") and the "Terms and Charges Disclosure", and I acknowledge receiving copies of them. I confirm that this Agreement and the "Rules" and "Terms and Charges Disclosure" are a binding contract between HSBC and me.

If more than one person is named in the title for any account, such account will be considered as joint account. Instructions which affect any of my joint accounts may be given by any joint account owner. Also, unless stated otherwise, each intends to create a joint deposit payable to either (any) of them or the survivor.

Additional Terms:

By signing or electronically accepting this Agreement, I authorize HSBC to accept oral or electronic instructions from me to open or close deposit accounts with the same effect as if I had signed them. HSBC may refuse to accept such instructions at any time. I agree to follow HSBC's security precautions and to provide my signature upon request. I understand that I will also receive the applicable "Terms and Charges Disclosure" each time a new deposit account is opened in the future. I further understand that I am bound by the "Rules" and "Terms and Charges Disclosure(s)" as they may be amended from time to time.

Signature

Initial Date

TAX CERTIFICATION (see IRS Form W-9 Instructions at www.irs.gov)

IMPORTANT: If you are not a U.S. person do not complete this Tax Certification. Complete IRS Form W-8 instead.

If you are exempt from Foreign Account Tax Compliance Act (FATCA) reporting (see IRS Form W-9 Instructions), enter your exemption from FATCA reporting code (if any): _____

(Not applicable to individuals or required for accounts held in the U.S.)

I certify, under penalties of perjury, that:

1. The number shown above is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. Backup withholding status (select appropriate choice):
 - I am not subject to backup withholding because:
 - a. I am exempt from backup withholding, or
 - b. I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or
 - c. The IRS has notified me that I am no longer subject to backup withholding; and
 - I am subject to backup withholding because I have been notified by the IRS that I am currently subject to backup withholding due to failure to report all interest and dividends on my tax return; and
3. I am a U.S. citizen or other U.S. person (defined in the IRS Form W-9 Instructions at www.irs.gov); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of U.S. Person

Date

INTERNAL USE ONLY

Account Number: _____

Reference Number: _____