

¹ HSBC Advance will be available to our customers with savings or investments of at least TRY 100.000 (“Wealth Criteria”). (Customer balance may consist of TRY/FX Time or Demand Deposit, Mutual Funds, Pension, TRY/FX Treasury Bills/ Government Bonds/Eurobond, Wealth Management and/or Equities.) For further information, you can contact your branch or visit www.advance.hsbc.com.tr

If your balance stays under than eligibility criteria during the 6 months, your Advance customer status and benefits will cease. Please check Interest Rates and Limits Table will be sent by your Relation Manager for further information about Advance banking products rates and limits.

² HSBC Bank A.Ş. reserves its rights with respect to evaluate loan and not identify pre-approved loan limit, make changes on and/or end all declared advantages and conditions at any time. Your Overdraft Account limit will be defined in accordance with the outcome of the evaluation will be made in the scope of our bank's credit and risk evaluation conditions.

³ All HSBC Mutual Funds are managed by HSBC Asset Management. Mutual funds are not deposits. Mutual funds may involve various investment risks including loss of capital. Nominal value of the securities that are invested in funds may increase as well as decrease and capital losses may occur. The past performance of mutual funds is not a guarantee for future returns, prices may increase or decrease. Mutual funds investing currency denominated instruments may be exposed to currency risk including capital loss due to fluctuations in exchange rates. Investors should select the most suitable funds for themselves. Prospectus, bylaws and investor information forms of funds can be found at www.hsbceportfoy.com.tr, www.kap.gov.tr and HSBC Bank A.Ş. branches. Investors should consider the conditions mentioned in prospectus and bylaws of the fund before investing in it. Investment Advice and Portfolio Management services are not provided by HSBC Bank A.Ş.