

Customer Number:	Branch:
Account Name:	
Relationship Manager:	

In relation to my request to be registered as a Qualified Individual Buyer (QIB) by HSBC,

- A) I hereby attest that I have engaged in bond trading at least three (3) times, in my personal capacity or through a Broker/Investment Manager.
- B) Further, I acknowledge that:
- I am comfortable with products whose prospectus or offering memorandum did not go through the local Securities and Exchange Commission review on completeness of disclosure.
 - I am aware that regulations intended to protect individual consumers or investors may not necessarily apply to my case once I am considered a QIB.
 - I can independently assess the risks of an investment opportunity without the help of my investment relationship manager.
 - I have sufficient net worth allowing me to have tolerance for loss in my investments in higher risk products such as unregistered securities and High Yield Bonds.
 - I am comfortable purchasing bonds from the primary market where there is a possibility of a reduced price when the bonds are traded in the secondary market.
 - I am aware that the bonds I will purchase may have a thin market later on, with fewer or maybe no buyers or sellers.
 - I am aware that bonds with callable features might disrupt my portfolio, stop cash flow or leave me with cash that I cannot reinvest in products with comparable rates.
 - I fully understand the inverse relationship of a bond's yield with its price and that the yield is based on the purchase price and coupon payments.
 - I am aware that returns on bonds are not guaranteed and largely dependent on the issuer's capacity to pay.
 - I fully understand that should interest rates rise, the value of my purchased bonds may deteriorate, the coupons become relatively low and it will only be traded at a discount in a thin market.
- C) I understand the QIB registration process and its consequences, and will not hold HSBC, its subsidiaries or affiliates, or any of its officers or agents liable for any loss or damage that may arise from such registration.

Customer Signature over Printed Name



Date signed (dd-mmm-yy)