



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 an and I ag

of this account on the effective date of this agreement, I understand that 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.

INTERNAL USE ONLY

Account Number: _____

Reference Number: _____