

Athens, May 7th 2009

Press Release

Mortgage Loan “ My Place” from HSBC: Your home, a reality!

Once again, HSBC offers you the solution you need to acquire your own home, with “ **My Place**” mortgage loan. The loan is offered with a **preferential floating interest rate linked to 3-month Euribor, plus 1.30%* spread**. Alternatively, you may opt for a **fixed 4.25%* interest rate** for the first 2 years and a floating rate for the remainder.

The duration of the loan is set from 5 to 30 years, while there is the option of gradual disbursal, where the amount of the payment is determined on the basis of the sum disbursed and not on the total sum of funds borrowed. Moreover, the customer may choose to take advantage of a payment grace period of 6 or 12 months, for the purchase or the construction of a home. This also applies to loans transferred from other banks.

Mr. Stelios Pirpinias, Head of Personal Financial Services & Marketing of HSBC Greece stated: *«In response to the demands of the Greek market, HSBC offers the mortgage loan “My Place”, giving its customers the option to choose between a preferential floating interest rate linked to 3-month Euribor, plus spread at 1.30%* and a fixed 4.25%* interest rate for 2 years.»*

For any clarification or additional information, you may call HSBC’s call center at 801 11 71717 or 210 696 2000 when calling from a mobile.

*Each interest rate is surcharged with the contribution of the N128/75: 0.12%
The rate applies to financing of up to 60% of the market value of the property.