

Fact File

HSBC Money Market Euro Short Term Mutual Fund

April 2012

Objective: The investment objective of the **HSBC Money Market Euro Short Term Mutual Fund** is mainly to provide the unit holder with a fairly steady income, by investing mainly in short term time deposits in euro.

Investment Features

Intended: For investors who seek relatively high returns (investing in a short-term basis) and for companies and enterprises wishing to invest their cash-flow liquidity.

Investment Strategy: It mainly invests in high-yield short-term time deposits and short term money market instruments in euro. Returns are subject to money market fluctuations since capital development is tightly dependent on interest rates and money market developments. It takes advantage of the short-term fluctuations of the money market, aiming at maximization of the portfolios' returns through a flexible and rational investment strategy.

Investment risk: Low.

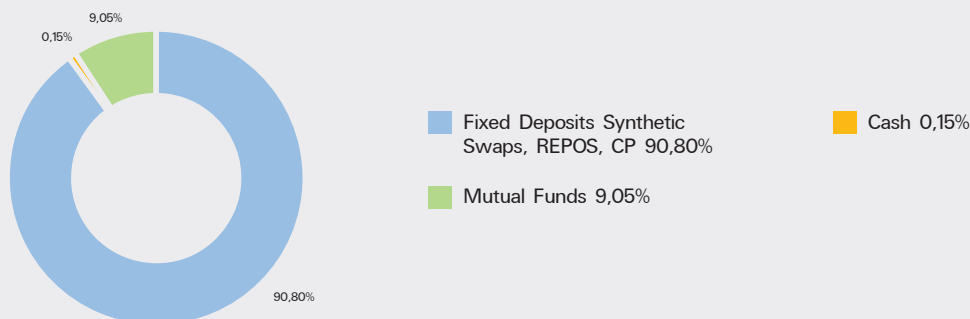
Time horizon of investment: It is recommended for short term investors or as a part of an investor's portfolio with a medium-long term horizon (1 -3 years). There is no specified time commitment.

Diversification: It offers great capital diversification and therefore reduces capital risk. This mutual fund is recommended to be part of an investor's portfolio and not his total capital positioning. We also recommend that the investor shapes his own portfolio, selecting among HSBC Funds, according to his own investment profile, return objectives and time horizon.

Advantages: Fund management is implemented by professionals who possess appropriate knowledge and experience, as well as all electronic means for monitoring the markets and are properly and duly informed. Fund Management is subject to a full disclosure. It offers immediate liquidation ability.

Disadvantages: Long-term investment in this type of funds proves to be of inferior results compared to other mutual funds (i.e. bonds, stocks).

Investment Allocation as of 31/03/2012



Investment Allocation as of 31/03/2012

	HSBC Money Market Euro Short Term
1. Fixed Deposits Synthetic Swaps, REPOS, CP*	90,80%
2. Cash	0,15%
3. Mutual Funds	9,05%
SUM	100,00%

* CP = Commercial Paper

Returns

Year	HSBC Money Market Euro Short Term
1995	14,97%
1996	13,58%
1997	12,72%
1998	13,90%
1999	12,48%
2000	8,18%
2001	3,91%
2002	2,63%
2003	2,15%
2004	2,00%
2005	1,56%
2006	1,83%
2007	1,77%
2008	4,83%
2009	2,95%
2010	3,17%
2011	2,46%
17-years (1995-2011)*	172,18%
1 year return from 31/03/2011 to 31/03/2012	1,71%
3 years return from 31/03/2009 to 31/03/2012	7,69%

* Cumulative Returns calculated assuming annual dividends' reinvestment on 01/01

(1) The HSBC Greek Liquidity is renamed to **HSBC Money Market Euro Short Term** according to 107/11.07.2011 decision of the Hellenic Capital Market Commission.

Fund Details

- Fund size **38,768 million €** as of **31/03/2012**
- Net Price **2,0071 €** as of **31/03/2012**
- Launch date **12/03/1993**
- Base currency **Euro**
- Initial Capital **586.940,57 €**
- Launch Price **2,93 €**
- Minimum initial investments **2.500 €**
- Minimum additional investments **1.500 €**
- Commission **Entry 0,5%, Redemption 0%***
- Subscriptions: At our offices (15, Valaoritou str, Athens 10671
Tel: +30 210 36.46.484-91) our HSBC Bank Branches, our
Representatives and Intermediates
- Custodian **HSBC Bank plc**
- Internet address **www.hsbc.gr**
- Licence Nr: **Government Gazette B' 40/03-02-1993**

*Commissions negotiable according to the official commissions pricelist that is posted on **www.hsbc.gr**

Our Comment

Investment perspectives of the **HSBC Money Market Euro Short Term Mutual Fund** favors short-term investors, who prefer short term investments in Euro. The Fund's returns follow the equivalent returns of the short-term interest rates market.

Please read thoroughly through our Simplified Prospectuses, Regulations and the latest Financial Statements, before investing in our mutual funds. Fund Regulation includes the investment objective, fees, expenses, sales & redemption procedures of the Mutual Fund. In the grounds of upgrading our services, telephone calls may be recorded

MUTUAL FUNDS DO NOT HAVE A GUARANTEED RETURN AND PREVIOUS PERFORMANCE DOES NOT GUARANTEE FUTURE PERFORMANCE

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