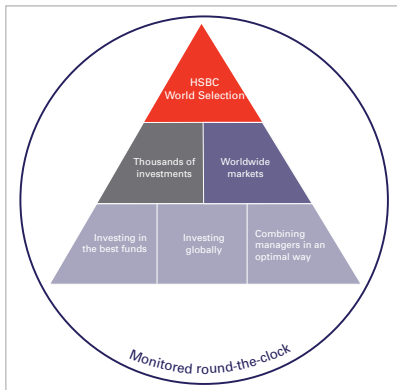


HSBC Portfolios World Selection

HSBC  PREMIER



Overview

World Selection is a series of investment portfolios that gives your money the opportunity to grow whilst letting you select the level of risk you are comfortable with.

These innovative portfolios are made up of a wide range of asset types from around the world, offering more diversity than you would normally get from investing in one country or stock market, as well as the opportunities that come with a global spread and access to traditional asset types. World Selection also gives you access to modern investment asset classes from private equity to commodities. Many of these would not normally be available to you as a personal investor.

World Selection gives you access to the investment companies and fund managers that we consider to be the best in the world, irrespective of whether they are from HSBC or not. They'll watch your investments closely making decisions for you when the situation changes.

Broadening your opportunities across asset classes could be a safer approach than just investing in one asset type or region, in the same way that a good geographical spread may reduce risk, a spread of different types of investments can also help balance your exposure.

What's more, because World Selection is monitored by a global team of investment experts (both from within and outside of HSBC) on a round-the-clock basis we can react to changing markets to help ensure that your portfolio remains consistent with its investment objectives.

Portfolio objective

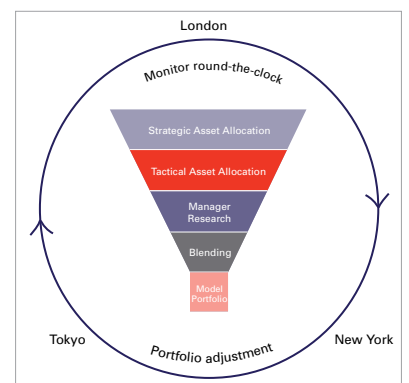
To provide capital growth through investment in a broad range of asset classes across global markets, consistent with your risk appetite.

How will the portfolio objective be met?

Firstly, your portfolio is constructed with a focus on having the right types of investment for the long term, through a technique called strategic asset allocation. In harmony with our realistic long-term view, we also use a technique called tactical asset allocation to take advantage of short-term market movements by altering our weighting within the types of investment we hold.

Using our global team of experts, we identify and select the funds and managers available worldwide who we consider to be the best in their field - whether they are from HSBC or not. We then combine them with the aim of achieving an optimal combination of attributes.

Thereafter, our dedicated, global team work together to monitor your portfolio round-the-clock. The managers that we invest with are tasked with proactively managing the underlying investments and to make adjustments to their portfolios as they see fit using their specialist knowledge. They can make changes to realign their portfolios in order to ensure that the investments that they hold reflect their investment approach. They will also ensure that the investments managed by them are structured in such a way as to reflect their long term views and perspectives on the areas within financial markets in which they specialise.



How your portfolio is constructed

The table below gives an indicative example of the breakdown of diversified assets within World Selection.

GLOBAL PORTFOLIOS	1	2	3	4	5
EQUITY	11.60%	25.70%	43.20%	58.30%	85.10%
US Equity	5.00%	8.80%	15.10%	19.60%	27.00%
Europe hedged in USD	3.70%	6.60%	11.30%	14.60%	20.00%
Japan Equity hedged in USD	1.30%	2.30%	4.00%	5.10%	7.00%
Asia Pacific ex Japan Equity	1.20%	1.70%	2.90%	3.80%	5.00%
EM Equity	0.40%	6.30%	9.90%	15.20%	26.10%
FIXED INCOME	74.70%	57.90%	38.90%	24.90%	0.60%
Global Agg hedged in USD	64.30%	46.50%	26.30%	15.90%	0.00%
Global High Yield	5.80%	5.70%	6.20%	4.50%	0.30%
EM Debt	4.60%	5.70%	6.40%	4.50%	0.30%
ALTERNATIVES	9.80%	13.70%	16.00%	16.40%	14.00%
Real estate	1.70%	3.40%	3.90%	4.20%	4.20%
Hedge fund	1.60%	2.20%	1.90%	1.00%	1.00%
Commodity	3.20%	3.90%	4.50%	4.40%	2.00%
Private equity	1.10%	2.20%	3.30%	3.80%	3.80%
Absolute return	2.20%	2.00%	2.40%	3.00%	3.00%
CASH	4.00%	2.80%	1.90%	0.40%	0.30%

HSBC Portfolios World Selection



Benefits of World Selection

Investors who place all of their money in one investment type, such as property or shares, or only in one part of the world, take on very specific risks that are likely to exaggerate the variability of short term performance in comparison with a more diversified and global approach. We believe the optimal approach to investing is to spread your money across as wide a range of investments as possible so that should one investment fall, the losses may be reduced by the rise of another.

World Selection provides this optimal spread by holding an expansive array of investment types from multiple geographies. This approach aims to maximise your return while reducing the amount of risk you need to take.

You gain access to investment types previously unavailable to the private investor through a rigorous investment process that uses the full potential of HSBC's global expertise, including the advanced expertise of our dedicated global team, combined with sophisticated computer-modelling techniques.

Our team has outstanding expertise in selecting what we believe to be the best available funds and managers the world has to offer – whether or not they are from HSBC.

We work harder for your money by monitoring world markets round-the-clock to identify hidden gems of potential growth.

Fund details

Launch Date: 19 October 2009

Investment Adviser: HSBC Global Asset Management (UK) Limited

Base Currency: Dollar (USD) also available in Sterling and Euro currencies

Minimum Investment : GBP/USD/EUR 10,000 lump sum

Minimum Investment for Regular Investment Plan: GBP/USD/EUR 250.00*

Initial Charge: up to 4.17%

Annual Management Charge: Ranging from 1.00-1.30%

**Terms & Conditions apply*

About HSBC Global Asset Management

HSBC Global Asset Management is the product provider of the HSBC World Selection portfolios and is the core global investment solutions business of the HSBC Group. As a leading fund management company, HSBC Global Asset Management has been managing clients' assets for over 30 years. With investment teams based in many locations throughout Europe, Asia-Pacific and the Americas, HSBC Global Asset Management is a truly global asset management firm, with strong global investment capabilities that are delivered to clients locally, offering investors the confidence to meet their investment needs.

Issued by HSBC Bank Middle East Limited as distributor of the HSBC Portfolios. It is important to remember that your investment is not guaranteed, and you may not get back the amount you originally invested. Changes in the rate of currency exchange, particularly where overseas investments are held, may also affect your investment. Investments in emerging markets are by their nature higher risk and potentially more volatile than those inherent in established markets. You should view this investment as medium to long term and you should plan to keep it for at least 5 years. This brochure does not constitute an invitation, or solicitation to make an investment in the HSBC Portfolios by any person to whom it is unlawful. This brochure is of a general nature only and does not contain any specific advice about investing in any Portfolio. You should consider the appropriateness of any investment in light of your circumstances, objectives and needs in conjunction with professional advisors prior to submitting an application to invest. All applications are made on the basis of the current HSBC Portfolios Prospectus and most recent annual and semi-annual reports, which can be obtained free of charge from HSBC Bank Middle East Limited. The shares in HSBC Portfolios have not been & will not be offered for sale or sold in the United States of America, its territories or possessions and all areas subject to its jurisdiction, or to United States Persons. Small companies may be less liquid than larger companies and therefore their share price may be more volatile and involve a great risk. There are risks involved with this type of investment. Please refer to the Prospectus for general risk factor and to the Simplified Prospectus for specific risk factors. CRN 091223