

Provider Name : **PT Bank HSBC Indonesia (“Bank”)**
Product Name : **Interest Enhancement Facility**
Product Type : **Liquidity**

Product Description	
A liquidity solution that enhances interest yield with preferential pricing based on aggregated balances, without offsetting debit balances with credit balances, across participated accounts of clients. The structure can be domestic, regional or global and can be in single or multiple currency	
Main Features	
Interest Enhancement structures notionally aggregate the ledger balances in multiple locations and currencies to determine the overall pool position and corresponding interest tier	
Benefit	Risk
• Improve credit interest pricing across operating balances held with HSBC • Does not involve any form of offsetting or physical comingling of funds	The interest yield might not be optimized due to incorrect preferential pricing structure
Fees	Requirements
Please refer to Standard Tariff on public website HSBC Business - Your Partner for Growth HSBC Indonesia	• Customer has had HSBC account • Customer has applied for Interest Enhancement Facility service by completing and signing the required application forms
Additional Information	
If you have further enquiries regarding this product, please contact your Relationship Manager / Client Service Manager or HSBC Corporate Call Center at 1500237 or +62 21 2551- 4777 (from overseas) during business hours, or email to: corporatecallcentreimo@hsbc.co.id	