

TRANSLATION



Superintendencia
de Bancos de Panamá

NOTICE TO THE PUBLIC

The Superintendency of Banks announces that the Notice attached hereto requesting HSBC's clients update their personal information is circulating in electronic media.

We have been advised by HSBC that this message is fraudulent. Therefore, please disregard this and any other email from HSBC or any other institution asking you to confirm your data. Should you have any concerns about information on this subject that you may have received, please contact your bank directly.



HSBC would like to inform you that as of the end of 2006, our servers are being updated. However, due to the large number of clients using Internet as a safe method of payment, we need to ask your cooperation in updating your information on the new platforms. If you have not accessed your bank account in the past few hours, please do so immediately to avoid any possible malfunction in your account or future loss of information.

You can access your account from the following link www.pa.hsbc.com or, for further ease of operation, please click on the icon for your type of account and follow the instructions.



Su banco donde quiera, cuando quiera

hsbc provides you with new servers having the latest technology in data protection and encryption at no additional cost.

HSBC: once again the leader in the field.