

Bank of Bermuda



Member HSBC Group

EEZ – Economic Empowerment Zone

19 August 2009

HSBC, Bank of Bermuda

- Enduring Success
- Local Knowledge, Worldwide Reach
- Breadth of Solutions

“The true strength of a company is not measured simply during favourable times, but when it stands strong through challenging conditions. Our success is enduring and our commitment to support our customers, employees and community is the foundation of all that we do.”



Philip Butterfield, CEO

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EEZ Employee Residential Loan & Mortgage Offering:

Mortgages:

- Up to 30 year term
- Up to \$1M (over \$1M further conversation)
- 85% Financing – up to 10 yr. term, base + 2.25%
30 yr. term, base + 3.50%
- 95% Financing – 10 to 30 years, base + 3.50%
- Fee of 1% of the borrowed amount



EEZ Employee Residential Loan & Mortgage Offering:

Home Equity Loan or Line of Credit:

- 1 to 10 year term for Home Equity Loan
- 5 year term for Line of Credit
- Minimum of \$30,000; or 40% of available equity
- Base + 2%
- Fee of 0.50% of amount borrowed; no annual fees on Line of credit.



HSBC Insurance: What if...



Enhanced benefits for
the EEZ.



Home Contents Protection:

- Free coverage - New for old coverage.
- Upgraded coverage - Contamination of fresh tank water and food in freezer, each up to \$1,000.
- Upgraded - Accidental damage to TV, audio, video and computer equipment including home office equipment up to \$10,000.



Building Protection:

- Free coverage - Damage to satellite dishes and external TV and radio equipment.
- Free coverage - Damage to plants, trees, shrubs and lawns. *excluding windstorm and accidental damage.
- Free coverage - Damage by subsidence and landslip, and accidental damage to the building.



Credit Life Protection:

- Helps to pay off your mortgage or consumer loan if the unforeseen happens.
- Includes the option to pay balance to your beneficiaries.
- Immediate coverage with no health assessment:
 - \$500k for mortgages
 - \$100k for consumer loans

Our Commitment:

HSBC is dedicated to the revitalization of the North Hamilton Economic Empowerment Zone.

With your continued involvement and support, we will make a difference!

Contact Information

For personalized service, please call the Compass Point Express Banking Team at 299-6131 or apply on-line at www.bankofbermuda.com