REVISION OF HSBC ONLINE AND MOBILE BANKING TERMS AND CONDITIONS

5 Mar 2020

Dear Valued Customers,

With effect from 31 March 2020, we will apply the principles of fair treatment to our customers and our HSBC Online and Mobile Banking Terms and Conditions ("Terms and Conditions") has been amended in line with these principles.

We did not introduce any new terms in our Terms and Conditions which requires action from our customers but we have made our terms simpler and easier to understand.

For our existing customers, the amended Terms and Conditions will apply to you if you continue to use any of our services on our Online Banking and/or Mobile Banking App after from 31 March 2020.

The existing Terms and Conditions (Dec 2019 Edition) and revised Terms and Conditions (March 2020 Edition) are available <u>here</u> under 'Terms and Conditions' section on our website.

