

Notification on the General Terms and Conditions (For Business Account Holders) and the General Terms and Conditions (For Personal Account Holders)

Dear Customers:

To facilitate business account holders' and personal account holders' access to the terms and conditions applicable to their accounts, and to improve customer experience, HSBC Bank (China) Limited (the "Bank") has decided to amend and split the existing General Terms and Conditions (For Personal Sole Account, Joint Account and Business Account Holders) (the "Former Account T&Cs") into the General Terms and Conditions (For Business Account Holders) (the "Business Account T&Cs") and the General Terms and Conditions (For Personal Account Holders) (the "Personal Account T&Cs"), as detailed below:

1. The Business Account T&Cs apply to all business accounts opened with the Bank. The Personal Account T&Cs apply to all personal accounts (including joint accounts) opened with the Bank.
2. Each of the Business Account T&Cs and the Personal Account T&Cs shall come into effect and (collectively) replace the Former Account T&Cs on 1 January 2023 (the "Effective Date").
3. Starting from the Effective Date, any reference to the Former Account T&Cs in any agreements, terms and conditions, forms, instructions or other documents between you and the Bank relating to your account(s) opened with the Bank and/or the Bank's other business shall be deemed as a reference to the Business Account T&Cs or (as the case may be) the Personal Account T&Cs.

Please click on the following links for:

- Business Account T&Cs: <https://www.business.hsbc.com.cn/-/media/library/markets-selective/china/pdfs/general-terms-and-conditions-en.pdf>
- Personal Account T&Cs: <https://www.hsbc.com.cn/content/dam/hsbc/cn/docs/document-download/general-terms-and-conditions-for-personal-account-holders-en.pdf>

If you do not close your account(s) opened with the Bank prior to or on 31 December 2022, you will be deemed to have accepted the Business Account T&Cs and/or (as the case may be) the Personal Account T&Cs on the Effective Date.

Thank you for your attention and your support to the Bank.

HSBC Bank (China) Limited

1 December 2022