

SUMMARY OF CHANGES ABOUT TERMS AND CONDITIONS

(This amendment is effective from 10 August 2021)

A. Personal Banking Customer

Current Terms and Conditions	Terms and Conditions effective on 10 August 2021
<i>*Note: Contents which are not included in current Terms and Conditions are marked as N/A</i>	<i>*Note: Revised contents are marked in red</i>
GENERAL TERMS AND CONDITIONS	GENERAL TERMS AND CONDITIONS
N/A	2.2 PROCESSING HSBC and/or members of the HSBC Group will process, transfer and disclose Customer Information in connection with the following Purposes: (a) providing Services and for any transactions requested or authorised by the Customer, (b) meeting Compliance Obligations, (c) conducting Financial Crime Risk Management Activity, (d) collecting any amounts due from the Customer, (e) conducting credit checks and obtaining or providing credit references, (f) enforcing or defending HSBC's, or a member of the HSBC Group's, rights, (g) for internal operational requirements of HSBC or the HSBC Group (including, without limitation, credit and risk management, system or product development and planning, insurance, audit and administrative purposes), (h) maintaining HSBC's overall relationship with the Customer (including marketing or promoting financial services or related products to the Customer and market research), (i) To improve HSBC's business, including: understand how Customer use our Services, view trends in product offerings and advertisement, develop well-targeted offers, products and advertisement, find and deliver offers, products, advertisement that may be of interest to Customers or other new customers that share the same traits as yours, make HSBC's Services better for Customer and learn how useful our marketing is and make it better. (the "Purposes").

B. Premier Customer

Current Terms and Conditions	Terms and Conditions effective on 10 August 2021
<p><i>*Note: Contents which are not included in current Terms and Conditions are marked as N/A</i></p>	<p><i>*Note: Revised contents are marked in red</i></p>
<p>GENERAL TERMS AND CONDITIONS</p>	<p>GENERAL TERMS AND CONDITIONS</p>
<p>N/A</p>	<p>1.2 PROCESSING HSBC and/or members of the HSBC Group will process, transfer and disclose Customer Information in connection with the following Purposes: (a) providing Services and for any transactions requested or authorised by the Customer, (b) meeting Compliance Obligations, (c) conducting Financial Crime Risk Management Activity, (d) collecting any amounts due from the Customer, (e) conducting credit checks and obtaining or providing credit references, (f) enforcing or defending HSBC’s, or a member of the HSBC Group’s, rights, (g) for internal operational requirements of HSBC or the HSBC Group (including, without limitation, credit and risk management, system or product development and planning, insurance, audit and administrative purposes), (h) maintaining HSBC’s overall relationship with the Customer (including marketing or promoting financial services or related products to the Customer and market research), (i) To improve HSBC’s business, including: understand how Customer use our Services, view trends in product offerings and advertisement, develop well-targeted offers, products and advertisement, find and deliver offers, products, advertisement that may be of interest to Customers or other new customers that share the same traits as yours, make HSBC’s Services better for Customer and learn how useful our marketing is and make it better. (the “Purposes”).</p>