

March 2016

Dear Customer

Notice of changes relating to the UnionPay ATM networks in the United Kingdom (UK)

We have been informed by UnionPay that LINK, which is one of their current ATM network operators in the UK, will not support UnionPay ATM cards and credit cards from 30 March 2016. As a result, only part of the existing UK UnionPay ATM networks will accept UnionPay ATM cards and credit cards.

As an HSBC customer, you can continue to use your HSBC UnionPay ATM card(s) and credit card(s) at all UK HSBC ATM networks. To locate our ATMs in the UK, please visit our UK home page www.hsbc.co.uk and select "Find a Branch". You may also visit the UnionPay's website www.unionpayintl.com and select "ATM Query" for more information on the alternative networks which support UnionPay ATM cards.

Activate your overseas ATM withdrawal limit

To enhance the security of overseas ATM transactions, the overseas ATM daily withdrawal limit, including cash advances, for all ATM cards and credit cards is initially set at HKD0. If you have not yet activated your overseas ATM daily withdrawal limit, please do so as soon as possible. You can do this through HSBC Internet Banking, HSBC Mobile Banking, Phone banking, any HSBC branch or any HSBC/ Hang Seng ATM in Hong Kong.

For more information on our overseas ATM networks, please visit the HSBC website of the respective country or call our customer service hotline at 2748 8288.

Yours faithfully

The Hongkong and Shanghai Banking Corporation Limited

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