

## Notice of Changes on the Business Integrated Account General Conditions – Commercial Banking / Business Integrated Account General Conditions – Global Banking / Business Internet Banking Terms and Conditions, effective 16 January 2023

With effect from 16 January 2023 (the “Effective Date”), the following amendments will be made to the Business Integrated Account General Conditions – Commercial Banking, the Business Integrated Account General Conditions – Global Banking, and the Business Internet Banking Terms and Conditions (collectively, the “T&Cs”).

The amendments are summarised below:

	Related Terms and Conditions	New / Revised Clause(s)
(I)	<ul style="list-style-type: none"> <li>Business Integrated Account General Conditions – Commercial Banking</li> <li>Business Integrated Account General Conditions – Global Banking</li> <li>Business Internet Banking Terms and Conditions</li> </ul>	<p><b>A new sub-clause 8.12 will be added to clause 8 of (i) Section XII (Business Internet Banking) of the Business Integrated Account General Conditions – Commercial Banking, and the Business Integrated Account General Conditions – Global Banking and (ii) the Business Internet Banking Terms and Conditions:</b></p> <p>8.12 You acknowledge that the Primary User(s) have access to the Information of your authorised signatory(ies) and signing rule(s) of all your accounts through the Business Internet Banking service. The Information is made available to the Primary User(s) for reference only. You agree that we will not be liable in any way for any loss or damages arising out of the Primary User(s)' use of the Information.</p>
(II)	<ul style="list-style-type: none"> <li>Business Integrated Account General Conditions – Commercial Banking</li> <li>Business Integrated Account General Conditions – Global Banking</li> </ul>	<p><b>Clause 17 of Section I (General Conditions) of the Business Integrated Account General Conditions – Commercial Banking and the Business Integrated Account General Conditions – Global Banking is amended to clarify that:</b></p> <p>(i) the email address the Bank uses to contact the Customer includes the email address of the Customer’s contact person on the Bank’s records;</p> <p>(ii) the Customer will be considered as having received the communication or notice given by the Bank immediately after the Bank has sent the communication or placed the notice in the Customer’s online internet banking profile, or displayed it on the Bank’s public website or at our premises.</p>

Please note that:

- (i) the above amendments shall be binding on you if you continue to use or retain the Business Integrated Account and/or Business Internet Banking service on or after 16 January 2023. If you do not agree to the above amendments, you have the right to terminate the Business Integrated Account and/or Business Internet Banking service before the Effective Date in accordance with the relevant clauses under the respective existing Business Integrated Account General Conditions – Commercial Banking, Business Integrated Account General Conditions – Global Banking, and Business Internet Banking Terms and Conditions, before the Effective Date. If you wish to terminate the Business Integrated Account and/or Business Internet Banking service, or should you have any queries, please contact your usual HSBC representative or our customer service hotline: (852) 2748 8288 (Monday to Friday 09:00 – 18:00, Saturday 09:00 – 13:00, except Sunday and Public holiday); and
- (ii) with effect from the Effective Date, any materials or information (including information contained in forms, factsheets, product information, customer communications, marketing and promotional materials) made available to you in any manner or published by us which relate to any accounts, products or services governed by the Business Integrated Account General Conditions – Commercial Banking and/or the Business Integrated Account General Conditions – Global Banking and/or the Business Internet Banking Terms and Conditions should be read with reference to the above amendments. If there are any inconsistencies between (i) such materials or information and (ii) the amended T&Cs, the latter will prevail.

You can obtain a copy of amended T&Cs by visiting HSBC’s website.

If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

December 2022

