

Notice of change on (i) Business Integrated Account General Conditions - Commercial Banking and (ii) Business Investment Account Terms and Conditions, effective 15Jul2023

With effect from 15Jul2023 (the 'Effective Date'), the following amendments will be made to the Business Integrated Account General Conditions - Commercial Banking and the Business Investment Account Terms and Conditions (collectively, the 'T&Cs').

The amendments are summarized below:

	Terms and Conditions	New and amended clause(s)
(i)	Business Integrated Account General Conditions - Commercial Banking	<p><b>Section XI (Investment Services Account)</b></p> <p>Clause 1 is amended to '<u>Customer Authority</u>' and a new paragraph is added: '<u>The Appendix IV applies specifically to the trading of any product listed or traded in the US. In the event of any inconsistency between any of the provisions of this Section XI and those of Appendix IV in relation to the trading of any product listed or traded in the US, Appendix IV shall prevail.</u>'</p> <p>Amendments made to Clause 2.1:  '<u>In relation to the purchase and/or sale of any <del>product</del> Securities, Financial Product or other investment handled by the Bank from time to time under this Section XI (referred to as a "<b>product</b>" for the purposes of this Section XI)...</u>'</p> <p>Added new Clause 2.9:  '<u>Provision and use of the Investment Services are subject to Applicable Regulations and Market Requirements. In this connection:</u>  <u>(a) In the event of any inconsistency between this Section XI and any Applicable Regulation or Market Requirement, that Applicable Regulation or Market Requirement shall prevail.</u>  <u>(b) The Customer is bound by Applicable Regulations and Market Requirements and any action or step taken by the Bank to prevent or remedy a breach of Applicable Regulations or Market Requirements, as if the Applicable Regulations and Market Requirements are expressly set out in these Conditions.</u>'</p> <p>Added new Clause 2.10:  '<u>Without limiting or reducing the effect of Condition 19 of Section I of these Conditions, the Customer authorises the Bank to disclose any information the Bank has relating to the Customer, the transactions, products or Investment Services under this Section XI:</u>  <u>(a) To any other person appointed by the Bank as its</u></p>

		<p><i>nominee, agent or delegate to perform any of the Investment Services for the Bank (whether or not a member of the HSBC Group and whether local or overseas); or</i></p> <p><i>(b) Where disclosure is:</i></p> <ul style="list-style-type: none"><li><i>(i) required or useful in the performance of any of the Investment Services;</i></li><li><i>(ii) in the Bank’s interests;</i></li><li><i>(iii) required or requested by any Applicable Regulation or Market Requirement;</i></li><li><i>(iv) required by any Authority or body which has jurisdiction over the Bank, its nominee, agent or delegate or over the Customer;</i></li><li><i>(v) required by any relevant exchange, clearing house or share registrar (whether local or overseas) or the US Market Data Provider; or</i></li><li><i>(vi) pursuant to any audit requirements or any internal policies of the HSBC Group relating to the prevention of criminal activities or the provision of services to any persons that may be subject to any sanctions regime.’</i></li></ul> <p>Added new Clause 2.12: <i>‘For the avoidance of doubt and without limiting or reducing the Bank’s rights under other provisions of these Conditions, the Bank has the right without giving reason to refuse to provide or to cease to provide any Investment Services with respect to any product listed or traded in the US.’</i></p> <p>Amendments made to Clause 3.4: <i>‘All Securities delivered, purchased or held pursuant to these Terms and Conditions will be held in the name of the Bank, as nominee, or by the Bank’s nominee or <u>agent or by the nominee of the relevant clearing system, custodian or depository whether local or overseas (including the CCASS nominee)</u> for one or more accounts of the Bank as a <u>participant of the relevant clearing system, custodian or depository (including as a CCASS participant)</u> as the Bank in its complete discretion may deem fit. <u>The Securities will be held in accordance with or as permitted by Applicable Regulations and Market Requirements.</u> For the purposes of settlement of any purchase or sale of any Security and/or for the purposes of transacting any Corporate Action, the Bank <u>and the other nominee entities</u> may transfer Securities between such entities.’</i></p> <p>Added new Clause 4.1(h): <i>‘to take action or not to take action in order to comply with any Applicable Regulation or Market Requirement.’</i></p>
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	<p>Amendments made to Clause 4.6: <i>'Where the Bank accepts foreign listed Securities, the Bank will have no duty to ascertain the nationality <u>or the location of domicile or residence</u> of the owner of the Securities (including that of the Customer) or whether Securities deposited are approved for foreign ownership <u>or are subject to any other restriction</u> unless specifically instructed by the Customer.'</i></p> <p>Amendments made to Clause 5.1: <i>'The Bank will provide the Customer with such reports and statements concerning the Securities at least on a monthly basis and on request by the Customer. <u>The Bank may provide the reports and statements by placing them in the Customer's online internet banking profile, by email or post.</u>'</i></p> <p>Added new Clause 5.5: <i>'In relation to any product listed or traded in the US as the Bank may determine from time to time, the Customer accepts that:</i> <i>(a) where an Instruction is executed at more than one (1) price, subject to applicable Market Requirements, the contract note of the relevant transaction may record only the average price of all the executed prices;</i> <i>(b) the average price may be rounded off as the Bank considers appropriate; and</i> <i>(c) the total consideration will be calculated based on the rounded average price and may be rounded off as the Bank considers appropriate.'</i></p> <p>Added new Clause 6.9: <i>'Without limiting or reducing the Bank's rights under other provisions of these Conditions, the Bank has the right without giving reason:</i> <i>(a) (either directly or via any agent or nominee) not to (1) act on any Instructions to requisition any meeting of or propose or second any resolution at any meeting of any issuer of Securities or products, or (2) take any other action as registered or nominee holder of any Securities or products, in each case if such action would in the Bank's opinion materially prejudice the Bank's position or reputation (or that of any relevant agent or nominee). The Bank (either directly or via any agent or nominee) will inform the Customer of its decision not to act as soon as practicable after receipt of the relevant Instructions or of notice of the relevant meeting. The Bank is not liable for any losses incurred or suffered by the Customer or any other person as</i></p>
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	<p><i>a result of the benefit of such corporate action not being obtained or voting rights not being exercised; and</i></p> <p><i>(b) not to provide any custodian or withdrawal service for Securities or products listed or traded in the US.'</i></p> <p>Added new Clause 10.7: <i>'If the Customer is or becomes a US Person:</i> <i>(a) the Bank has the right to suspend or terminate any or all Investment Services with respect to any product listed or traded in the US or with US source income or the relevant Accounts (or both). The Bank is not liable for any losses, costs, fees or expenses of any kind that the Customer may incur or suffer in connection with such suspension or termination; and</i> <i>(b) the Bank has the right (but has no obligation) to make or handle any tax reporting in relation to the relevant product on the Customer's behalf.'</i></p> <p>Added new Clause 11.2: <i>'If the Customer trades products listed or traded in the US:</i> <i>(a) The Customer confirms the following matters:</i> <i>(i) The Customer is not a US Person.</i> <i>(ii) The Customer is not a director or officer of a company listed on any stock exchange in the US, or a shareholder who holds 10% or more of the interests in the shares of such a company.</i> <i>(iii) The Customer is not:</i> <i>(A) registered or qualified with the Securities and Exchange Commission of the United States of America, the Commodities Futures Trading Commission of the United States of America, any state securities agency, any securities exchange or association, or any commodities or futures contract market or association;</i> <i>(B) engaged as an "investment advisor" as that term is defined in Section 202(11)(a) of the Investment Advisor's Act of 1940 (as may be amended from time to time), whether or not the Customer is registered or qualified under that Act; or</i> <i>(C) employed by a bank or other organisation exempt from registration under Federal or state securities laws to perform functions that would require the Customer to be so registered or qualified if the Customer were to perform such functions for an organisation not so exempt.</i> <i>(iv) Any securities or products delivered or pledged by the Customer or the Customer's transfer agent to the Bank will be free from any lien, charge, claim or other encumbrance or restriction other than a lien imposed on all securities or products by the applicable clearing house or depository.</i> <i>These restrictions may include: 82 PUBLIC</i></p>
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		<p>(A) the volume limitations and manner of sale limitations set out in Rule 144 of the Securities Act of 1933 (as may be amended from time to time);</p> <p>(B) any requirement to obtain consent from any person or entity for a sale, pledge, assignment or other transfer of such securities;</p> <p>(C) any limitation on the type or status of any purchaser, pledgee, assignee or transferee of such securities;</p> <p>(D) any requirement to deliver any opinion of counsel, notice or other documentation to the issuer, registrar or any other person prior to a sale, pledge, assignment or other transfer; and</p> <p>(E) any registration or qualification requirement or prospectus delivery requirement pursuant to applicable securities laws.</p> <p>(b) The Customer agrees to the following matters:</p> <p>(i) If the Customer becomes a US Person, the Customer should notify the Bank promptly. The Customer should also transfer out from the Bank or otherwise dispose of all of the Customer's holdings in products listed or traded in the US within one (1) month of becoming a US Person (or any other period as the Bank determines). The Customer accepts that in that case all the income, interest, proceeds and distributions arising from the products will be subject to the maximum withholding tax rate (or any other withholding tax rate as the Bank determines).</p> <p>(ii) if the Customer becomes engaged, registered, qualified or employed in the manner set out in paragraph (a)(ii) or (a)(iii) above, the Customer should notify the Bank promptly. If the Customer is or become deemed by any US Market Data Provider to be engaged, registered, qualified or employed in that manner, the Bank has the right to pass on to the Customer any additional market data subscription fees and any other costs and expenses incurred as a result of or in connection with the Customer's status.'</p> <p>Added new Clause 11.3(d):  <i>'Risk of Trading Nasdaq-Amex Securities at The Stock Exchange of Hong Kong Limited. The securities under the Nasdaq-Amex Pilot Program ("PP") are aimed at sophisticated investors. The Customer should consult the licensed or registered person and become familiarised with the PP before trading in the PP securities. The Customer should be aware that the PP securities are not regulated as a primary or secondary listing on the Main Board or the Growth Enterprise Market of The Stock Exchange of Hong Kong Limited.'</i></p>
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	<p>Added new Clause 11.3(e):  <i>'Risk relating to trading of products listed or traded in the US:</i>  <i>(i) A product listed or traded in the US is subject to US Laws and the rules of the relevant exchange or market in the US, in addition to the Applicable Regulations and Market Requirements in Hong Kong.</i>  <i>(ii) The Customer should seek advice from its own consultants or professional advisers regarding the relevant US Laws and rules of the relevant exchange or market in the US as the Customer considers necessary. The Customer shall refrain from trading a product listed or traded in the US if in doubt.</i>  <i>(iii) Market data relating to products listed or traded in the US including prices, quotes and transaction volume may not be up-to-date.'</i></p> <p>Added new clause to Clause 16.1:  <i>'Prices of products listed or traded in the US are provided by US Market Data Providers.'</i></p> <p><b>Appendix I – Definitions:</b>  The term 'Authority' is amended to "<u>Customer Authority</u>".</p> <p>Added definition to the following new terms:  <i>"Market Requirement" means the constitution, by-law, rule, regulation, custom, procedure, usage, ruling and interpretation of</i>  <i>(i) any relevant exchange or market (whether in or outside Hong Kong) where transactions are executed, or</i>  <i>(ii) any clearing house, custodian or depository of the relevant exchange or market, to which the Bank or the Customer is subject or with which the Bank or the Customer is expected to comply from time to time.</i></p> <p><i>"US" means the United States of America.</i></p> <p><i>"US Citizen" means</i>  <i>(a) an individual born in the US;</i>  <i>(b) an individual whose parent is a US Citizen;</i>  <i>(c) a former alien who has been naturalized as a US Citizen;</i>  <i>(d) an individual born in Puerto Rico;</i>  <i>(e) an individual born in Guam; or</i>  <i>(f) an individual born in the U.S. Virgin Islands'</i></p> <p><i>"US Person" means</i>  <i>(a) a US Citizen or resident of the US;</i></p>
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		<p><i>(b) a partnership created or organized in the US or under the law of the US or of any state, or the District of Columbia;</i></p> <p><i>(c) a corporation created or organized in the US or under the law of the US or of any state, or the District of Columbia;</i></p> <p><i>(d) any estate or trust other than a foreign estate or foreign trust (see Internal Revenue Code section 7701(a)(31) for the definition of a foreign estate and a foreign trust);</i></p> <p><i>(e) a person that meets the substantial presence test; or</i></p> <p><i>(f) any other person that is not a foreign person.'</i></p> <p><i>"US Market Data Provider" means the New York Stock Exchange and any other US-registered national securities exchanges and national securities associations which may make available sale information, quotation information or any other market information or data relating to any product listed or traded in the US to the Bank from time to time.</i></p> <p>Added new Appendix IV - NYSE Agreement For Market Data Display Services</p>
(ii)	Business Investment Account Terms and Conditions - Commercial Banking	<p><b>Clause 1 – Definitions</b></p> <p>Added definitions to the following new terms:</p> <p><i>"Applicable Regulations" means any Law, regulation or court order, or any rule, direction, guideline, code, notice or restriction (whether or not having the force of law) issued by any authority, industry or self-regulatory body, whether in Hong Kong or elsewhere, which the Bank or the Customer is expected to comply with.</i></p> <p><i>"Authorities" includes any local or foreign judicial, administrative, public or regulatory body, any government, Tax Authority, securities or futures exchange, court, central bank or law enforcement body, self-regulatory or industry bodies or associations of financial service providers or any of their agents with jurisdiction over any part of the HSBC Group.</i></p> <p><i>"Customer Authority" means the authority given to the Bank by the Customer pursuant to Clause 2 below.</i></p> <p>The terms <b>"Market Requirement"</b>, <b>"US"</b>, <b>"US Citizen"</b>, <b>"US Market Data Provider"</b> and <b>"US Person"</b> have the same definition as set out in the BIA T&amp;Cs, details of which are provided under section (i) above.</p>

		<p>Clause 2 is amended to "<u>Customer</u> Authority" and a new paragraph is added: <i>'The Appendix applies specifically to the trading of any product listed or traded in the US. In the event of any inconsistency between any of the provisions of these Terms and Conditions and those of the Appendix in relation to the trading of any product listed or traded in the US, the Appendix shall prevail.'</i></p> <p>Amendments made to Clause 3.1: <i>'In relation to the purchase and/or sale of any <u>product Securities, Financial Product or other investment handled by the Bank from time to time under these Terms and Conditions (referred to as a "product" for the purposes of these Terms and Conditions):...</u></i></p> <p>Added new Clause 3.9: <i>'Provision and use of the Services are subject to Applicable Regulations and Market Requirements. In this connection: (a) In the event of any inconsistency between these Terms and Conditions and any Applicable Regulation or Market Requirement, that Applicable Regulation or Market Requirement shall prevail. (b) The Customer is bound by Applicable Regulations and Market Requirements and any action or step taken by the Bank to prevent or remedy a breach of Applicable Regulations or Market Requirements, as if the Applicable Regulations and Market Requirements are expressly set out in these Terms and Conditions.'</i></p> <p>Added new Clause 3.10: <i>'Without limiting or reducing the effect of Clause 20, the Customer authorises the Bank to disclose any information the Bank has relating to the Customer, the transactions, products or Services under these Terms and Conditions: (a) To any other person appointed by the Bank as its nominee, agent or delegate to perform any of the Services for the Bank (whether or not a member of the HSBC Group and whether local or overseas); or (b) Where disclosure is: (i) required or useful in the performance of any of the Services; (ii) in the Bank's interests; (iii) required or requested by any Applicable Regulation or Market Requirement; (iv) required by any Authority or body which has jurisdiction over the Bank, its nominee, agent or delegate or over the Customer;</i></p>
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	<p>(v) required by any relevant exchange, clearing house or share registrar (whether local or overseas) or the US Market Data Provider; or</p> <p>(vi) pursuant to any audit requirements or any internal policies of the HSBC Group relating to the prevention of criminal activities or the provision of services to any persons that may be subject to any sanctions regime.'</p> <p>Added new Clause 3.12: 'For the avoidance of doubt and without limiting or reducing the Bank's rights under other provisions of these Terms and Conditions, the Bank has the right without giving reason to refuse to provide or to cease to provide any Services with respect to any product listed or traded in the US.'</p> <p>Amendments made to Clause 4.4: 'All Securities delivered, purchased or held pursuant to these Terms and Conditions will be held in the name of the Bank, as nominee, or by the Bank's nominee or <u>agent or by the nominee of the relevant clearing system, custodian or depository whether local or overseas (including the CCASS nominee)</u> for one or more accounts of the Bank as a <u>participant of the relevant clearing system, custodian or depository (including as a CCASS participant)</u> as the Bank in its complete discretion may deem fit. <u>The Securities will be held in accordance with or as permitted by Applicable Regulations and Market Requirements.</u> For the purposes of settlement of any purchase or sale of any Security and/or for the purposes of transacting any Corporate Action, the Bank <u>and the other nominee entities</u> may transfer Securities between such entities.'</p> <p>Added new sub-clause 5.1(h): 'to take action or not to take action in order to comply with any Applicable Regulation or Market Requirement.'</p> <p>Amendments made to Clause 5.6: 'Where the Bank accepts foreign listed Securities, the Bank shall have no duty to ascertain the nationality <u>or the location of domicile or residence</u> of the owner of the Securities (including that of the Customer) or whether Securities deposited are approved for foreign ownership <u>or are subject to any other restriction</u> unless specifically instructed by the Customer.'</p> <p>Amendments made to Clause 6.1: 'The Bank will provide the Customer with such reports and statements concerning the Securities at least on a</p>
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*monthly basis and on request by the Customer. The Bank may provide the reports and statements by placing them in the Customer's online internet banking profile, by email or post. No account statement will be issued if an account registers no transactions for the relevant period.*

Added new Clause 6.5:

*'In relation to any product listed or traded in the US as the Bank may determine from time to time, the Customer accepts that:*

*(a) where an Instruction is executed at more than one (1) price, subject to applicable Market Requirements, the contract note of the relevant transaction may record only the average price of all the executed prices;*

*(b) the average price may be rounded off as the Bank considers appropriate; and*

*(c) the total consideration will be calculated based on the rounded average price and may be rounded off as the Bank considers appropriate.'*

Added new Clause 7.9:

*'Without limiting or reducing the Bank's rights under other provisions of these Terms and Conditions, the Bank has the right without giving reason:*

*(a) (either directly or via any agent or nominee) not to (1) act on any Instructions to requisition any meeting of or propose or second any resolution at any meeting of any issuer of Securities or products, or (2) take any other action as registered or nominee holder of any Securities or products, in each case if such action would in the Bank's opinion materially prejudice the Bank's position or reputation (or that of any relevant agent or nominee). The Bank (either directly or via any agent or nominee) will inform the Customer of its decision not to act as soon as practicable after receipt of the relevant Instructions or of notice of the relevant meeting. The Bank is not liable for any losses incurred or suffered by the Customer or any other person as a result of the benefit of such corporate action not being obtained or voting rights not being exercised; and*

*(b) not to provide any custodian or withdrawal service for Securities or products listed or traded in the US.'*

Added new Clause 11.8:

*'If the Customer is or becomes a US Person:*

*(a) the Bank has the right to suspend or terminate any*

		<p><i>or all Services with respect to any product listed or traded in the US or with US source income or the relevant Accounts (or both). The Bank is not liable for any losses, costs, fees or expenses of any kind that the Customer may incur or suffer in connection with such suspension or termination; and</i></p> <p><i>(b) the Bank has the right (but has no obligation) to make or handle any tax reporting in relation to the relevant product on the Customer's behalf.'</i></p> <p>Added new Clause 12.2:</p> <p><i>'If the Customer trades products listed or traded in the US:</i></p> <p><i>(a) The Customer confirms the following matters:</i></p> <p><i>(i) The Customer is not a US Person.</i></p> <p><i>(ii) The Customer is not a director or officer of a company listed on any stock exchange in the US, or a shareholder who holds 10% or more of the interests in the shares of such a company.</i></p> <p><i>(iii) The Customer is not:</i></p> <p><i>(1) registered or qualified with the Securities and Exchange Commission of the US, the Commodities Futures Trading Commission of the US, any state securities agency, any securities exchange or association, or any commodities or futures contract market or association;</i></p> <p><i>(2) engaged as an "investment advisor" as that term is defined in Section 202(11)(a) of the Investment Advisor's Act of 1940 (as may be amended from time to time), whether or not the Customer is registered or qualified under that Act; or</i></p> <p><i>(3) employed by a bank or other organisation exempt from registration under Federal or state securities laws to perform functions that would require the Customer to be so registered or qualified if the Customer were to perform such functions for an organisation not so exempt.</i></p> <p><i>(iv) Any securities or products delivered or pledged by the Customer or the Customer's transfer agent to the Bank will be free from any lien, charge, claim or other encumbrance or restriction other than a lien imposed on all securities or products by the applicable clearing house or depository. These restrictions may include:</i></p> <p><i>(1) the volume limitations and manner of sale limitations set out in Rule 144 of the Securities Act of 1933 (as may be amended from time to time);</i></p> <p><i>(2) any requirement to obtain consent from any person or entity for a sale, pledge, assignment or other transfer of such securities;</i></p> <p><i>(3) any limitation on the type or status of any purchaser, pledgee, assignee or transferee of such securities;</i></p>
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	<p><i>(4) any requirement to deliver any opinion of counsel, notice or other documentation to the issuer, registrar or any other person prior to a sale, pledge, assignment or other transfer; and</i></p> <p><i>(5) any registration or qualification requirement or prospectus delivery requirement pursuant to applicable securities laws.</i></p> <p><i>(b) The Customer agrees to the following matters:</i></p> <p><i>(i) If the Customer becomes a US Person, the Customer should notify the Bank promptly. The Customer should also transfer out from the Bank or otherwise dispose of all of the Customer's holdings in products listed or traded in the US within one (1) month of becoming a US Person (or any other period as the Bank determines). The Customer accepts that in that case all the income, interest, proceeds and distributions arising from the products will be subject to the maximum withholding tax rate (or any other withholding tax rate as the Bank determines).</i></p> <p><i>(ii) If the Customer becomes engaged, registered, qualified or employed in the manner set out in paragraph (a)(ii) or (a)(iii) above, the Customer should notify the Bank promptly. If the Customer is or becomes deemed by any US Market Data Provider to be engaged, registered, qualified or employed in that manner, the Bank has the right to pass on to the Customer any additional market data subscription fees and any other costs and expenses incurred as a result of or in connection with the Customer's status.'</i></p> <p>Added new Clause 12.3(d):  <i>'Risk of Trading Nasdaq-Amex Securities at The Stock Exchange of Hong Kong Limited. The securities under the Nasdaq-Amex Pilot Program ("PP") are aimed at sophisticated investors. The Customer should consult the licensed or registered person and become familiarised with the PP before trading in the PP securities. The Customer should be aware that the PP securities are not regulated as a primary or secondary listing on the Main Board or the Growth Enterprise Market of The Stock Exchange of Hong Kong Limited.</i></p> <p>Added new Clause 12.3(e):  <i>(e) Risk relating to trading of products listed or traded in the US:</i></p> <p><i>(i) A product listed or traded in the US is subject to US Laws and the rules of the relevant exchange or market in the US, in addition to the Applicable Regulations and Market Requirements in Hong Kong.</i></p>
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	<p><i>(ii) The Customer should seek advice from its own consultants or professional advisers regarding the relevant US Laws and rules of the relevant exchange or market in the US as the Customer considers necessary. The Customer shall refrain from trading a product listed or traded in the US if in doubt.</i></p> <p><i>(iii) Market data relating to products listed or traded in the US including prices, quotes and transaction volume may not be up-to-date.'</i></p> <p>Added new Clause 18.1: <i>'Prices of Securities listed on the Hong Kong Stock Exchange are provided by the Stock Exchange of Hong Kong Limited and prices of unit trusts are provided by the related fund houses. Prices of products listed or traded in the US are provided by US Market Data Providers. While the Bank and its market information providers endeavour to ensure the accuracy and reliability of the prices quoted, no guarantee as to their accuracy is given and no liability (whether in tort or contract or otherwise) is accepted for any loss or damages arising from any inaccuracies or omissions.'</i></p> <p>Added new Clause New Appendix - NYSE Agreement For Market Data Display Services</p>
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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 Investment Account on or after 15Jun2023. If you do not agree to the above amendments, you have the right to terminate the Business Integrated Account and/or Business Investment Account before the Effective Date in accordance with the relevant clauses under the respective existing Business Integrated Account General Conditions - Commercial Banking and Business Investment Account Terms and Conditions before the Effective Date. If you wish to terminate the Business Integrated Account and/or Business Investment Account, 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, fact sheets, 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 Investment Account 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. To download the latest T&Cs: visit [www.business.hsbc.com.hk](http://www.business.hsbc.com.hk) > Form Download Centre > Account Services Forms > Business Account Terms and Conditions

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

June 2023



Issued by The Hongkong and Shanghai Banking Corporation Limited