

HSBC Easy Deposit Account (RMB Type II Settlement Account) Business Rules

HSBC Easy Deposit Account is the individual Type II CNY settlement account provided by HSBC Bank (China) Limited (the "Bank"). For purposes of clarifying the rights and obligations of both parties and protecting the lawful rights and interests of both parties, these Rules are formulated for the relevant matters on HSBC Easy Deposit Account Services.

Customers should read the entire contents of this business rule carefully before agreeing to this business rule, and do not follow up if Customer has any doubt about or does not agree with any contents of this business rule.

一、 Account application:

- 1.1 A client shall apply for opening a HSBC Easy Deposit Account, knowing, understanding and being willing to comply with the relevant provisions of these Rules and comply with the relevant financial laws, regulations and policies of the state and the relevant provisions of the HSBC Personal Account Service.
- 1.2 At present, electronic channels only accept applications for account opening such accounts by Chinese residents holding valid ID cards of the People's Republic of China, and other individuals can only open HSBC FE accounts over the counter and must bind to the RMB settlement accounts of Type I of this Bank.
- 1.3 **When a client applies to HSBC China for opening a HSBC Easy Deposit Account through electronic channels, it shall bind the client to open a Type I account or credit card master card account under the same name of the client in HSBC China, or bind the client to open and use a Type I account under the same name of the client in other banks ("other bank bind account"). When applying for opening and using a binding account through another bank, a client shall, according to the requirements of the relevant laws and regulations, authorize HSBC China (as the opening bank of HSBC Easy Deposit Account) to collect necessary personal information (name, identity card number, mobile phone number, and bank card information) about the client through legal channels, submit such information to the opening bank of the binding account of another bank through China UnionPay and other legally qualified institution, and the opening bank of the binding account of another bank shall use the aforesaid personal information for consistency comparison, and return the verification result to China UnionPay and other legally qualified institution. Only after passing the verification may an account be opened for HSBC. When applying for opening a binding account through another bank, the list of other banks supported by the binding shall be subject to the announcement made on HSBC's China Electronic Channel.**
- 1.4 Clients that have already held Type I bank accounts and/or credit cards in HSBC China shall bind them to the aforesaid accounts held by HSBC China to handle the opening of accounts when applying through electronic channels for opening HSBC accounts. After the successful opening of HSBC Easy Deposit account, the Type I bank account opened by the account holder in HSBC China will automatically bind its HSBC Easy Deposit account.

1.5 The mobile number registered and verified when a client applies for binding his/her account with another bank shall be consistent with the mobile number reserved in his/her binding account and the mobile number registered by the client in HSBC China.

二、 Account use:

2.1 HSBC Easy Deposit accounts temporarily do not support the handling of cash deposit and withdrawal, capital transfer and transfer from unbundled accounts, investment and financial management, and issuance of bank card entity cards.

2.2 Clients shall apply for and open the applicable HSBC China Electronic Channel to use the various services of HSBC Easy Deposit accounts (including but not limited to account opening, deposit, bill settlement, binding of bank cards, binding-card fund transfer, and account closing services), HSBC China shall only provide the opening of HSBC Easy Deposit accounts, the modification of client identity information, and the activation of accounts which are required by regulations to be handled by clients in person at branches.

2.3 In order to complete the HSBC account binding another bank's Type I account, a client shall maintain the binding of at least one other bank's Type I account during the period of holding the HSBC Easy Deposit account. A bank may bind up to 5 Type I accounts of its own bank under the same HSBC Easy Deposit account.

2.4 Clients can handle the repayment business after successfully opening HSBC's CDS account and binding their HSBC China credit cards held by them. They are currently unable to perform repayment operations on the unbound HSBC China credit cards.

2.5 When a client sends a transaction request for capital transfer (deposit) to a binding account of another bank through the HSBC Easy Deposit account, the client shall authorize HSBC China (as the opening bank of the HSBC Easy Deposit account) to authorize HSBC China (as the opening bank of the HSBC Easy Deposit account) to submit the client's transaction request and necessary personal information (including name, identity card number, mobile phone number, bank card information, etc.) to the opening bank of the binding account of another bank through China Union Pay or other legally qualified institution, so that the binding account of another bank can initiate the capital transfer (deposit) to the HSBC Easy Deposit account. In addition, clients may transfer funds from their own HSBC Type I accounts to their HSBC Easy Deposit accounts.

2.6 The amount of funds transferred into the binding Type I accounts shall be CNY 50,000 for both daily limitiaon and the limit for single transfer. The funds transferred on the day when the account is opened may not be transferred until a working day, and the funds transferred thereafter shall not be restricted.

2.7 If any non-client's due money is wrongly deposited in the client's account, and is verified and confirmed by HSBC China, HSBC China has the right to deduct the sum from the client's

account.

2.8 If HSBC Easy Deposit account has no capital transaction within 6 months from the date of opening the account, its non-counter business will be suspended, and the client may resume its non-counter business only after he/she has personally revived his/her identity with the business office of this bank upon the strength of his/her valid identity certificate. The HSBC Easy Deposit Account has no balance for two consecutive months and this bank has the right to close such accounts.

2.9 To secure its accounts, HSBC China will provide HSBC's ICV call service through its WeChat

2.10 If a client uses the HSBC Easy Deposit account opened in HSBC China as the verified account for account verification transactions (including account opening verification, real-name verification or associated payment verification), the client shall authorize HSBC China to be the verified bank for the bank card account verification business, receive necessary personal information about the client's name, identity card number, mobile phone number, bank card information from China UnionPay and other legally qualified institution, compare it with the personal information retained by the client in HSBC China, output verification results, and feed them back to the corresponding Type II or III account opening bank or the verification transaction promoter institution, and at the same time retain the log information of the verification business to facilitate the handling of safety complaints and clients.

2.11 The Customer agrees that HSBC China may, subject to compliance with laws and regulations, transfer or disclose the personal information of the Cardholder to (1) third-party suppliers and collaborators who provide relevant services to HSBC's Easy Deposit account Business and its customers (e.g., telecommunications service providers that send movement account information and/or marketing information to the Customer, postal service providers that bank bills and relevant documents, and Point Store providers, among others); (2) third-party payment institutions that have established relevant cooperative relationships with HSBC China; (3) Regulatory institutions and other power organs (including the institutions or persons designated by them), bank card organizations, clearing institutions, etc.; (4) Any other circumstance as prescribed in Article 2 of the HSBC China General Rules (applicable to < General terms and conditions (for personal sole account, joint account and business account holders)>).

三、 Account closure:

When a client closes the HSBC Easy Deposit account, it shall transfer the capital in the account back to the binding account before going through the account closing formalities. If the original binding account has been closed, the client shall, according to the requirements for opening a new account, reverify the personal identity information, bind a new account, and transfer the capital in the account back to the new binding account before closing the account.

四、 Other:

To open, use or close HSBC Easy Deposit account, a client shall comply with all applicable laws,

regulations and terms and conditions of bank-related products/services, including but not limited to the General terms and conditions of HSBC in China (for personal sole account, joint account and business account holders), Personal Accounts General Terms and Conditions and Terms and conditions for Account of Deposit Without Fixed Maturity Date.

HSBC China explains how HSBC China handles and protects the personal information of its customers in accordance with the relevant provisions of its Business Rules, the Bank's Personal Information and Privacy Protection Policy, General terms and conditions (for personal sole account, joint account and business account holders) and Personal Accounts General Terms and Conditions, which are updated from time to time. Clients may access the above documents to HSBC China or via the website www.hsbc.com.cn for the purpose, manner and scope of HSBC China's handling of personal information, learn about HSBC China's practices regarding personal information and privacy protection, and learn about the rights and interests of information subjects relating to personal information and privacy, and how to safeguard rights and interests.

HSBC China provides relevant consulting and complaint reception services to clients through HSBC's China Business Network and HSBC's China hotline 95366.