



## Notification of Updating <Tariff of Accounts and Services for Wealth and Personal Banking Business>

Dear Customer:

The "Tariff of Accounts and Services for Wealth and Personal Banking Business" has been updated and it will come into effect on 15 Oct 2024. The updates are:

1. Revise item 2.1.1 for Monthly Service Fee of Advance:

For the Monthly Service Fee for Advance, delete the reference of "CNY100 or equivalent\*\* / month" and change it to be "Free".

2. Revise item 2.1.1 remark, as Monthly Service Fee of Advance is changed to be free, delete Monthly Service Fee privilege offers for Advance customers:

Amend the remark of item 2.1.1 to be: "The Bank reserves the right to close any account with a zero balance for 2 consecutive months. The CNY Basic Settlement Account is offered to non-Global Private Banking, non-Premier, non-Advance and non-Personal Banking customers. This account offers basic banking functions, refer "Important Note 7 for the details. \*Premier customers who fulfill the criteria except criteria 6 in Important Notice 3 will not be charged monthly service fee. For Premier accounts associated with Business Vantage Lite Account (Elite Version) (BVLE), Premier Monthly Fee will be waived from the following month of association. When such association is terminated, the bank will reinstate Premier Monthly Fee according to Tariff from the next month."

3. Delete the previous Important Note 4 of Advance customer eligibility.

Delete the whole paragraph:

"HSBC Advance customers can enjoy the preferential tariff provided that: (1) Last month's Total Relationship Balance is not below the Advance Minimum Total Relationship Balance requirement, which is CNY 100,000 or equivalent; (2) Advance account is associated with Business Vantage Lite Account (BVL); OR (3) the Advance Monthly Service Fee has been fully paid. The Advance Eligibility Criteria of Minimum Total Relationship Balance is subject to change at the Bank's discretion from time to time."

4. Revise the applicable eligibility of Advance account in the previous Important Note 5:

Delete the whole paragraph:

“From 13 July 2020, only the following types of customers are eligible to apply for advance account and services: staff of HSBC Group, home mortgage loan customers, Employee Banking Solution customers, credit card customers, Premier downgrade customers, RBB (account controller that couldn't meeting Premier TRB) customers, CAT II and CAT III account holder applying for CAT I account, Personal Loan customers and Small Business Owner Loan customers.”

Change this paragraph to be: “From 15 Oct 2024, only the following types of customers are eligible to apply for advance account and services: staff of HSBC Group, home mortgage loan customers, Premier downgrade customers, RBB (account controller that couldn't meeting Premier TRB) customers, Customers with Type 2 and 3 accounts to newly open a Type 1 account, Personal Banking upgrade customers.”

5. Revise the following terms in Monthly Service Fee Privilege Offers for Wealth and Personal Banking Business:

Delete previous item 1: “Effective from 14 November 2011, for HSBC Advance customers with home mortgage loan under the same customer number, the Advance Monthly Service Fee will be waived for and only during the period when there is remaining outstanding home mortgage loan balance.”

Amend previous item 2 by deleting the references of Advance.

Delete previous item 9: “Effective from 1 Dec 2020, for HSBC Advance customers with Small Business Owner Loan under the same customer number, the Advance Monthly Service Fee will be waived for and only during the period commence from facility limit effective date to the small business owner term loan fully repayment date or the small business owner revolving facility expiry date.”

Delete previous item 13: “Effective from 8 Aug 2022 to 31 Dec 2022 (both dates included), HSBC China's eligible Credit Card holders, who newly open an Advance account and bundle this account for credit card auto-repayment, can apply for a twelve-month grace period where the Advance Monthly Service Fee will be waived. For details and eligibility of the campaign please contact our customer service hotline.”