

## Notice on Dynamic Adjustment of Non-Counter Transaction and Spending Limits

Dear Customer,

To protect your account from telecom fraud and ensure the security of your funds, HSBC will dynamically adjust the limits for non-counter transactions (including online banking/mobile banking, POS and third-party payment) based on your daily account usage, effective from July 23, 2025.

You may review and manage your current limits via the HSBC China Online Banking platform or Mobile Banking App by navigating to 'Me > My Cards'.

If you would like to increase your limits, you may:

- Call the HSBC China Customer Service Hotline at 95366 (if calling from overseas or Hong Kong, Macao, or Taiwan, please dial +86 (21) 95366);
- Visit any of our branches that provide personal banking services in person, with your valid ID, bank card and supporting documents (including but not limited to: income statement/proof of assets within the past year and other reasonable supporting materials for the required limit amount). For branch information, please visit our official website/ Mobile Banking App, or contact customer service hotline. You may also contact branches for further information.

Requests to increase your non-counter transaction limit will be subject to a comprehensive review, taking into account your actual payment needs and account profile. The result will be communicated to you by your relationship manager or customer service representative via phone call. Kindly ensure that your phone remains accessible.

We apologize for any inconvenience this may cause and appreciate your continuous understanding and support. For any inquiries, please contact HSBC China 24-hour customer service hotline at 95366.

Sincerely,

HSBC Bank (China) Company Limited

July 15, 2025