

Announcement on Conducting Continuous Due Diligence on Personal Customer Information

Dear Customer,

In order to fulfill laws and regulations such as the Anti-Money Laundering Law of the People's Republic of China, Measures for the Administration of Client Due Diligence and Preservation of Client Identity Materials and Transaction Records by Financial Institutions (Order of the People's Bank of China, the National Financial Regulatory Administration, and the China Securities Regulatory Commission (No. 11 [2025])) and internal policy requirements of HSBC group, HSBC Bank (China) Limited ("**the bank**", "**our bank**", "**we**") will carry out continuous due diligence on customer information during the customer's lifecycle for the purpose of preventing and curbing money laundering and terrorist financing, and ensuring the security of your account and funds.

In the process of continuous due diligence, the staff of our bank may contact you by telephone or other means to assist you in confirming and completing relevant information (including but not limited to basic personal identity information (including employment information, residential address, etc.), sources of funds and wealth (if applicable), etc.), or to verify the use of your account. If applicable, we will guide you to submit the required supporting documents through branches or digital channels; and your kind cooperation will be highly appreciated. If the above-mentioned continuous due diligence is not completed, our bank will take corresponding management measures in accordance with relevant laws, regulations and the general terms and conditions you agreed with the bank, which may affect the normal use of your account function. We apologize for any inconvenience this may cause.

For general questions related to continuous due diligence, you may refer to the answers to the questions in the appendix. If you have more questions, you may contact your relationship manager or call our 24-hour customer service hotline on +86 (21) 95366. We appreciate your trust and support; and we will continue to provide you with financial services of higher quality.

Gentle Reminder: In the process of customer due diligence, the staff of our bank will not require you to provide sensitive information such as debit card password, online banking login password, SMS verification code, etc. to others for any reason, nor will they require you to transfer funds, make remittances and other capital operations to any designated account for any reason. Please protect the relevant information and prevent any financial losses to you due to information leakage.

This is hereby announced.

Best regards,
HSBC Bank (China) Company Limited

1 Jun 2026

Appendix: Answers to General Questions regarding Continuous Due Diligence

1. Where can I find the above-mentioned regulations?

Answer: You can check the relevant laws and regulations through the following links:

- Measures for the Administration of Client Due Diligence and Preservation of Client Identity Materials and Transaction Records by Financial Institutions (in Chinese only)
[中国人民银行 国家金融监督管理总局 中国证券监督管理委员会令〔2025〕第 11 号（金融机构客户尽职调查和客户身份资料及交易记录保存管理办法）](#)
- Anti-Money Laundering Law of the People's Republic of China (in Chinese only)
[中华人民共和国反洗钱法_中国政府网](#)

2. What is the definition of basic personal identity information?

Answer: According to Article 49 (1) of the Measures for the Administration of Client Due Diligence and Preservation of Client Identity Materials and Transaction Records by Financial Institutions, the basic personal identity information of natural person client refers to the name, gender, nationality, occupation, place of domicile or employer's address, contact information, and the type, number and validity period of identity certificate or other identification documents. If the place of domicile is inconsistent with residential address, the habitual residential address shall prevail.

3. When will continuous due diligence be triggered?

Answer: To fulfill relevant laws, regulations and internal policy requirements of HSBC group, the bank will trigger due diligence on a regular basis based on the pre-determined frequency during the customer's lifecycle, depending on the customer's risk rating and other information. At the same time, we will also trigger due diligence in the following (including but not limited to) circumstances:

- Changes in the basic personal identity information of the customer, or;
- We have doubts about the authenticity, validity and completeness of the previously obtained customer identification materials, or;
- Other circumstances requiring attention to and assessment of the client's overall status and transactions.

4. I have provided this information/material upon account opening, why does the bank need to collect it again?

Answer: According to regulatory requirements, financial institutions are required to monitor the risk status, transactions and changes in identity information of their customers. Although we have collected relevant information upon your account opening, we still need to confirm that this information is up-to-date and accurate, and collect the information that you have not provided or been requested to provide before, to protect you from fraud and financial crimes.

5. How will you process the information that I provide? Will you protect my information?

Answer: We will properly record the information you provide to ensure the authenticity and accuracy of the information you keep in our bank; and use such information for customer due diligence. At the same time, we will strictly follow data security standards of HSBC group and take appropriate technology and management measures for data security to protect your information.