

Notice on the Adjustment of Minimum Holding Period of Personal Large-Denomination Certificates of Deposit Transfer Function

Dear customer:

The bank launched the transferable function for Personal Large-Denomination Certificates of Deposit (CDs) in July 2023. To further standardize the trading of CDs, maintain the stability of CDs transferability market and mitigate the risks associated with frequent short-term trading, as to protect the legitimate rights and interests of both transferor and transferee, HSBC will adjust the rules governing the transfer of CDs. Please find the details of the adjustment as follows:

1. Previous Rules

For Transferrable Personal CDs issued between July 2023 and June 2026, the minimum holding period for transferability is 1 Calendar Day. Specifically, transfer applications may be submitted from 00:01 on the day following the value date/purchase date up to the end of the day 2 calendar days prior to the product maturity date (the actual time is subject to the Bank's system time).

2. Revised Rules

For Transferrable Personal CDs issued on or after July 2026, the minimum holding period for transferability will be adjusted to 7 Calendar Day. Specifically, transfer application may be submitted from 00:01 on the 8th calendar day following the value date/purchase date up to the end of the day 8 calendar days prior to the product maturity date (the actual time is subject to the Bank's system time).

Relevant business rules have been updated in the terms and conditions on the official website. For details, please refer to *Personal Large-denomination Certificates of Deposit Transfer Service Agreement: [personal-certificate-of-deposit-transfer-service-tc-en.pdf](#)*

3. Important Notice

This adjustment aims. We appreciate your understanding and support. Should you have any questions, please contact your Relationship Manager or call our Customer Service Hotline at +86(21)95366. We

appreciate your trust and support, and we will continue to provide you with higher quality and better financial services.

This is hereby announced.

Your faithfully,

HSBC Bank (China) Company Limited

1 June 2026