

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

15 July 2026

Dear Customer,

Further to the announcement published by the Bank on 15 July 2025, we would like to reiterate that 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 but not limited to online banking/mobile banking, Global Transfer, POS and third-party payments) based on your daily account usage.

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). You may contact HSBC China Customer Service Hotline for details to avoid omission. 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.

Thank you for 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