

Notification of New Fee Item “HSBC Smart Wealth (tentative name)” Annual Fee

Dear Customer:

HSBC Bank (China) Company Limited (the “**Bank**”) plan to launch “HSBC Smart Wealth (tentative name)” program in November 2026. The program aims to create a one-stop wealth management ecosystem for customers with wealth management needs, offering an integrated solution combining exclusive products, tools, and insights. To align with the program launch, the Bank will introduce a new fee item – “HSBC Smart Wealth” annual fee, expected to be effective in November 2026. Accordingly, “Tariff of Accounts and Services for Wealth and Personal Banking Business” will be updated in due course.

The specific fee structure for “HSBC Smart Wealth” Annual Fee is outlined below:

Items		Charge			Charge Rationale
		Private Banking (For individual customer and entity customer)	Premier	Advance	
MARKET-ORIENTED PRICING ITEMS	“HSBC Smart Wealth (tentative name)” annual fee	Free * Certain services are not applicable for entity customer	Up to CNY 3,000, preferential fee to be applied based on customer’s status	CNY 3,000	The above tariff of “HSBC Smart Wealth” annual fee is comprehensively formulated based on the labor cost, system development and maintenance cost, privilege procurement cost and other management costs incurred in providing the products and services of “HSBC Smart Wealth”

HSBC Bank (China) Company Limited

06 August 2026