



Please refer to the disclosure for the country where you are currently located (even if you are a resident of and/or hold an HSBC account in a different location). Note that countries will only have a disclaimer where required and therefore your country location may not appear on this list:

### **Bahrain**

#### When providing Information:

This information is provided to you for your information only and is not intended to be distributed to the general public in the addressee's country of residence. The addressee notes, acknowledges and understands that HSBC Bank (Singapore) Limited is established in Singapore and is not licensed under the laws of the addressee's country of residence and is, therefore is not subject to supervision or regulation by the local regulator in your country of residence. None of the products and services of the addresser have been approved by, or registered with, the local regulator.

#### When providing Contractual Documents:

HSBC Bank (Singapore) Limited is licensed Singapore and confirms that it is not licensed, supervised or regulated by the Central Bank of Bahrain nor are any of its products and/or services approved by, or registered with the Central Bank of Bahrain. Any and all services to be provided by HSBC Bank (Singapore) Limited shall be provided outside of Bahrain.

### **Brazil**

The information is intended to be received by its addressee only and does not, in any manner, constitute a public offering or advertisement of the products or services referred to herein. HSBC Bank (Singapore) Limited is established in Singapore and is not licensed under the laws in your country of residence and is, therefore is not subject to supervision of the local regulator in your country of residence. None of the products and services of the HSBC Bank (Singapore) Limited have been approved by, or registered with, the local regulator and your assets are booked outside your country of residence.

### **Canada**

Please note:

- i. contracts and forms signed in Canada are not valid until accepted and approved by HSBC Bank (Singapore) Limited outside of Canada;
- ii. acceptance and approval will be communicated by post (subject to the standard correspondence instructions); and
- iii. any oral agreements will be conclusively binding upon written acceptance by HSBC Bank (Singapore) Limited outside of Canada, a confirmation of which will be sent by post (subject to the standard correspondence instructions)

### **Chile**

The information is intended to be received by its addressee only and does not, in any manner, constitute a public offering or advertisement of the products or services referred to herein. HSBC Bank (Singapore) Limited is established in Singapore and is not licensed under the laws of your country of residence and therefore is not subject to supervision of the local regulator in your country of residence. None of the products and services of HSBC Bank (Singapore) Limited have been approved by, or registered with, the local regulator and your assets are booked outside of your country of residence.

## **China**

### When sending servicing documentation only:

This document has been provided at your request. The information does not constitute an offer and the contract will only be concluded by acceptance of this document outside of China.

## **Egypt**

### When providing Information in writing for bank accounts and lending:

The information is intended to be received by its addressee only and does not, in any manner, constitute a public offering or advertisement of the products or services referred to herein. HSBC Bank (Singapore) Limited is established in Singapore and is not licensed under the laws of your country of residence and therefore, is not subject to supervision of the local regulator in your country of residence. None of the products and services of HSBC Bank (Singapore) Limited have been approved by, or registered with, the local regulator and the assets are booked outside of your country of residence.

### When providing Information in writing for Investment Accounts/Services:

The securities or other investment products referred to in this communication or in connection with this communication are not listed on the Egyptian Stock Exchange ("EGX") or offered or sold to the public in Egypt and they have not been and will not be registered with the Financial Regulatory Authority ("FRA"). No offer, sale or delivery of such securities or other investment product, or distribution of any prospectus or offering document relating thereto, may be made in or from Egypt except in compliance with any applicable Egyptian laws and regulations. The securities may not be offered or sold in any form of general solicitation or general advertising or in a public offering in Egypt, without the prior approval of the FRA.

## **Hong Kong**

### When providing Information in writing on Bank Accounts and Lending:

We HSBC Bank (Singapore) Limited are not an authorized institution under the Hong Kong Banking Ordinance and therefore, are not subject to the supervision of the Hong Kong Monetary Authority. The information we are providing you with is provided at your request and does not constitute an advertisement or invitation by us to you to make a deposit or an invitation or offer to enter into any agreement to make a deposit.

This information does not constitute an offer by HSBC Bank (Singapore) Limited and this contract will only be concluded by acceptance of your application in Singapore.

### When providing Information in writing for Investment Accounts/Services:

The information is made following your specific request without any prior solicitation with respect to the information provided in the communication. This information is provided to you for information only and is not intended to be distributed to the general public at your country of residence.

The information contained in this communication or in connection with this communication does not, and is not intended to constitute or form a part of any offer, invitation to offer or solicitation to subscribe, purchase or sell any security or other investment products or investment services, nor does it constitute or form part of any recommendation by HSBC Bank (Singapore) Limited, to subscribe, purchase or sell any security or other investment products or investment services. The information contained in this communication does also not constitute an invitation to enter into a transaction and for the avoidance of doubt, any information or documents provided in connection hereto shall not be construed as such.

This information is not intended to provide and should not be relied upon for tax, legal or accounting advice or investment recommendations. You should consult your tax, legal, accounting or other

advisers (as appropriate) about the content discussed and assess the relevant terms contained in this communication. You should make your own research of the relevant terms in the material and it is up to you to make a decision whether to act upon the material or not.

This information has not been reviewed, authorised or approved by the regulatory authority of your country of residence. You are not authorized to deliver, circulate, or distribute this document, or any other documents and materials in connection with a transaction, whether directly or indirectly, electronically or otherwise, to the general public or to any particular members of the public in your country of residence.

When providing Account Opening Documentation:

The present agreement will be concluded and, therefore, come into effect, upon the acceptance and signature by HSBC Bank (Singapore) Limited's representative(s) at its domicile.

**Indonesia**

The information is provided at your request and does not constitute an offer or invitation by us to make a deposit or enter into any agreement with you.

**Kuwait**

The information is intended to be received by its addressee only and does not, in any manner, constitute a public offering or advertisement of the products or services referred to herein. HSBC Bank (Singapore) Limited which is established in Singapore and is not licensed under the laws of your country of residence and therefore, is not subject to supervision of the local regulator in your country of residence. None of the products and services of HSBC Bank (Singapore) Limited have been approved by, or registered with, the local regulator and your assets are booked outside of your country of residence.

**Lebanon**

This information is provided at your request. If you are entering into a new contractual agreement, this will only be completed on acceptance by HSBC Bank (Singapore) Limited of any contractual documentation and instructions pursuant to the contract outside of Lebanon. HSBC Bank (Singapore) Limited is not a financial institution licensed in Lebanon.

**Malaysia**

When sending documentation for signature, for Banking or Insurance Services

The information is provided following your specific request. HSBC Bank (Singapore) Limited has not solicited you or otherwise offered or marketed to you the products and services to which this information refers. This information is provided to you for your information only and is not intended to be distributed to the general public in your country of residence. You notes, acknowledges and understands that HSBC Bank (Singapore) Limited which is established in Singapore is not licensed under the laws of your country of residence and therefore, is not subject to supervision or regulation by the local regulator at your country of residence. None of the products and services of HSBC Bank (Singapore) Limited have been approved by, or registered with, the local regulator.

When sending documentation for signature, for Investment Products and Services

The information is provided following your specific request without any prior solicitation with respect to the information provided in the communication. This information is provided to you for your

information only and is not intended to be distributed to the general public in your country of residence.

The information contained in this communication or in connection with this communication does not, and is not intended to constitute or form a part of any offer, invitation to offer or solicitation to subscribe, purchase or sell any security or other investment products or investment services, nor does it constitute or form part of any recommendation by HSBC Bank (Singapore) Limited, to subscribe, purchase or sell any security or other investment products or investment services. The information contained in this communication does also not constitute an invitation to enter into a transaction and for the avoidance of doubt, any information or documents provided in connection hereto shall not be construed as such.

This information is not intended to provide and should not be relied upon for tax, legal or accounting advice or investment recommendations. You should consult your tax, legal, accounting, or other advisers (as appropriate) about the content discussed and assess the relevant terms contained in this communication. You should make your own research of the relevant terms in the material and it is up to you to make a decision whether to act upon the material or not.

This information has not been reviewed, authorised or approved by the regulatory authority of your country of residence. You are not authorised to deliver, circulate, or distribute this document, or any other documents and materials in connection with a transaction, whether directly or indirectly, electronically or otherwise, to the general public or to any particular members of the public in your country of residence.

#### **Qatar**

Any products or services made available to you do not constitute an offer or a recommendation and should not be considered an invitation or inducement to engage in banking or investment activity or any offer to buy or sell financial products or instruments.

Products and services made available to you are not governed by the Qatar Central Bank and all assets are booked outside of Qatar.

The contract or agreement does not come into effect until received and accepted by HSBC Bank (Singapore) Limited.

#### **Singapore**

This information does not constitute an offer by HSBC Bank (Singapore) Limited to make available, solicit, issue an invitation to purchase or offer for purchase any securities or offer any services in Singapore.

#### **Spain**

The information is made following your specific request. HSBC Bank (Singapore) Limited has not solicited you or otherwise offered or marketed the products and services to you. This information is sent to you for your information only and is not intended to be distributed to the general public in your country of residence. You notes, acknowledges and understands that HSBC Bank (Singapore) Limited is established in Singapore and is not licensed under the laws of your country of residence and therefore, is not subject to supervision or regulation by the local regulator at your country of residence. None of the products and services of HSBC Bank (Singapore) Limited have been approved by, or registered with, the local regulator.

#### **Sri Lanka**

##### When providing information on banking or lending products:

HSBC Bank (Singapore) Limited is not licensed by the Monetary Board of the Central Bank of Sri Lanka. This information is provided at your request and does not constitute an offer or invitation to make a deposit or enter into any agreement with you.

When providing information on investment products and/or services:

HSBC Bank (Singapore) Limited is not licensed by the Monetary Board of the Central Bank of Sri Lanka. This information is provided at your request and does not constitute an offer or invitation to make a deposit or enter into any agreement with you. We understand that you are exempt from foreign exchange restrictions and have not violated the Foreign Exchange Act by placing any investment orders.

**Thailand**

The information is provided following your specific request. HSBC Bank (Singapore) Limited has not solicited you or otherwise offered or marketed to you the products and services to which this information refers. This information is sent to you for your information only and is not intended to be distributed to the general public in your country of residence. You note, acknowledges and understands that HSBC Bank (Singapore) Limited is established in Singapore and is not licensed under the laws of your country of residence and therefore, is not subject to supervision or regulation by the local regulator in your country of residence. None of the products and services of HSBC Bank (Singapore) Limited have been approved by, or registered with, the local regulator.

**Türkiye**

No information is provided for the purpose of offering, marketing and sale by any means of any banking services and/or capital market instruments /services in the Republic of Türkiye. Therefore, this information may not be considered as an offer made or to be made to residents of the Republic of Türkiye. The products and services are not authorised/approved by the Banking Regulation and Supervision Agency under the Banking Law (Law No. 5411) or by the Capital Market Board under the Capital Market Law (Law No. 6362) and do not intend to serve as products /services in the Republic of Türkiye. Accordingly, neither this information nor any other offering material related to the offering may be utilised in connection with any offering to the public within the Republic of Türkiye without the prior approval of the Capital Market Board. However, pursuant to Article 15 (d) (ii) of the Decree No. 32 there is no restriction on the purchase or sale of the investment products and insurance by residents of the Republic of Türkiye, provided that: they purchase or sell such investment products and insurance in the financial markets outside of the Republic of Türkiye.

The investment information, comments and recommendations we may provide to you are not within the scope of investment advice. Such recommendations are of a general nature, and are not prepared in accordance with your financial status and risk and income preferences. Therefore, taking investment decisions based only on the information stated herein may not give any results meeting your expectations.

**UAE**

This information is provided at your request and does not constitute an offer or invitation by us to make a deposit or enter into any agreement with you. If you are entering into a new contractual agreement, this will only be completed on acceptance by HSBC Bank (Singapore) Limited of any contractual documentation outside the UAE. HSBC Bank (Singapore) Limited is not a financial institution licensed in the UAE.

**UK**

For Digital Channels:

The deposit is being taken by HSBC Bank (Singapore) Limited registered/incorporated in Singapore, and whose principal place of business is Singapore. HSBC Bank (Singapore) Limited is regulated for any

deposit taking business by Monetary Authority of Singapore. If you have a complaint about our deposit taking business, which cannot be resolved to your satisfaction by ourselves, then you may be able to refer this matter to the Financial Industry Disputes Resolution Centre Ltd (FIDReC). Your deposit may be guaranteed under Deposit Insurance Scheme which covers most types of deposit-taking business in the instance that we cannot meet our obligations. Deposit Insurance Scheme - Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

For Non-Digital Channels:

The deposit is being taken by HSBC Bank (Singapore) Limited registered/incorporated in Singapore, and whose principal place of business is Singapore. HSBC Bank (Singapore) Limited is regulated for any deposit taking business by Monetary Authority of Singapore. If you have a complaint about our deposit taking business, which cannot be resolved to your satisfaction by ourselves, then you may be able to refer this matter to the Financial Industry Disputes Resolution Centre Ltd (FIDReC). Your deposit may be guaranteed under Deposit Insurance Scheme which covers most types of deposit-taking business in the instance that we cannot meet our obligations. Deposit Insurance Scheme - Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

HSBC Bank (Singapore) Limited has paid up capital and reserves of S\$1,881 million as of 31 December 2023.

**Venezuela**

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