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Policy on Collaboration with Electronic Settlement Agencies

< Core Policy >

The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) offers a wide range of products and services to meet the needs of our valued clients. As the financial services industry evolves, it is expected that electronic settlement agencies will play a more prominent role in the future.

While we currently have no plan to collaborate with electronic settlement agencies, in order to continue to provide high quality services and to protect and improve convenience of our clients, we will closely monitor developments in this area.