

Our Hyperlink Policy

Hyperlinks from HSBC to Websites outside the HSBC Group

There may be cases on our website when the HSBC Group ("HSBC") provides hyperlinks to other locations or websites on the Internet. These hyperlinks lead to websites published or operated by third parties who are not affiliated with or in any way related to HSBC. They have been included in our website to enhance your user experience and are presented for information purposes only. We endeavor to select reputable websites and sources of information for your convenience.

However, by providing hyperlinks to an external website or webpage, HSBC shall not be deemed to endorse, recommend, approve, guarantee or introduce any third parties or the services/ products they provide on their websites, or to have any form of co-operation with such third parties and websites unless otherwise stated by HSBC.

We are not in any way responsible for the content of any externally linked website or webpage. You use or follow these links at your own risk and HSBC is not responsible for any damages or losses incurred or suffered by you arising out of or in connection with your use of the link. HSBC is not a party to any contractual arrangements entered into between you and the provider of the external website unless otherwise expressly specified or agreed to by HSBC.

Any links to websites that contain downloadable software are provided for your convenience only. Again we are not responsible for any difficulties you may encounter in downloading the software or for any consequences from your doing so. Please remember that the use of any software downloaded from the Internet may be governed by a licensed agreement and your failure to observe the terms of such licensed agreement may result in an infringement of intellectual property rights of the relevant software provider which we are not in any way responsible.

Please be mindful that when you click on a link and leave our website you will be subject to the terms of use and privacy policies of the other website that you are going to visit.

Hyperlinks from HSBC to Other HSBC Group Websites

We may also include hyperlinks to other HSBC Group websites for your convenience. The products and services offered on these websites may be limited to persons located or residing in only that particular jurisdiction. In addition, the content on these linked

websites may not be intended for persons located or residing in jurisdictions that restrict the distribution of such content. The terms and conditions governing the use of the website of each HSBC Group entity may differ and you should consult and carefully read the applicable terms and conditions before using the website.

Hyperlinks from External Websites to our HSBC Websites

You must always obtain the prior written approval of HSBC before creating a hyperlink in any form from a third party website to any HSBC website. HSBC may or may not give such approval at its absolute discretion. In normal circumstances, we may only approve a hyperlink which displays plainly our name or website address. Any use or display of our logos, trade names and trademarks as a hyperlink will not be approved unless in very exceptional circumstances and may be subject to a fee as HSBC may determine at its absolute discretion.

HSBC is not responsible for the setup of any hyperlink from a third party website to any HSBC website. Any links so set up shall not constitute any form of co-operation with, or endorsement by, HSBC of such third party website. Any link to our website shall always be an active and direct link to our website and shall be made directly to the home or front page of our website only and that no "framing" or "deep-linking" of our web page or content is allowed.

The HSBC Group is not liable for any loss or damage incurred or suffered by you or any third party arising out of or in connection with such link. For further trademarks and copyright information, please refer to the paragraph below. HSBC reserve the right to rescind any approval granted to link through a plain-text link or any other type of link, and to require the removal of any such link to any of the HSBC Group websites, at our discretion at any time.

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