

## **Solicitation Policy on Financial Products**

The Hongkong and Shanghai Banking Corporation Limited declares the following Solicitation Policy on Financial Products in accordance with Law on Sales of Financial Products.

- All staff of the Hongkong and Shanghai Banking Corporation Limited (hereafter referred as "the Bank") shall abide by all the laws and regulations as well as this Solicitation Policy in order to conduct marketing financial products in an appropriate and sound manner.
- The Bank shall solicit financial services/products which the Bank determines to be suitable to the customers, after the bank understands well each customer's knowledge and experience of financial products, financial conditions, purpose of investments.
- The Bank shall provide proper explanation on products, including the features and associated risks, which is sufficient for customers understanding, based on customers knowledge and experience.
- The Bank shall not solicit neither at places nor during hours inappropriate to the customers.
- In order to prevent misleading solicitation, the Bank shall provide truthful information, including those information that may be unfavorable to our customers, and shall not provide judgmental information.
- The Bank shall make efforts to improve knowledge and skills on our financial products in order to conduct solicitation in an appropriate manner.
- The Bank shall take sincere attitudes and respond to customer inquiries and complaints with regard to our solicitation, and then shall exploit such learnings in the further improvement of solicitation.