

Terms and conditions

Before using this Site, you should read these Terms carefully, as well as our **Cookie Policy (open a new browser window and search for hsbc > .com > cookie policy)**. By accessing this Site, you agree to be bound by the Terms.

HSBC Holdings plc has a Companies House number of 14259 and a principal place of business of 8 Canada Square. HSBC Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The information contained on the Site is for information purposes only. HSBC Holdings plc does not hold itself out as providing legal, financial or other advice via the Site.

- References to 'Site' are references to the Site at www.hsbc.com
- References to 'Local Sites' are references to other HSBC pages and web sites or pages and web sites issued by other entities within the HSBC Group
- References to 'you', 'your' and 'yours' are references to the person(s) accessing the Site or any Local Site
- References to 'we', 'us' and 'our' are references to HSBC Holdings plc
- References to the 'HSBC Group' are references to HSBC Holdings plc, its subsidiaries and affiliated companies

About hsbc.com

hsbc.com gives you information about us and about the other companies in our group together with the financial products and services they offer. The Site is an information source and it is a gateway to the website of your local HSBC company or to other HSBC companies. You cannot purchase products or services from hsbc.com directly. If you want to know about any of the products and services described on the Site, we ask you to visit the appropriate Local Site under the relevant country you live in. You will then be directed to a Local Site. Some of the products and services described on hsbc.com may not be available from your Local Site.

The provision of financial services or products

HSBC Holdings plc does not offer financial services or products and HSBC Holdings plc's operation of the hsbc.com portal, or gateway, does not constitute an offer of any products or services provided by any of the HSBC Group members.

Not all the products and services that you may be able to view via the Site are available in all geographical locations or available to all customers. The relevant HSBC Group member reserves the right to make the final determination on whether or not you are eligible for any particular product or service. If you choose to enter a website outside your country of residence, you are advised that it may not be legal in that jurisdiction for you to access or use the facilities available on that Site and the legal requirements of that jurisdiction may prohibit you from dealing or otherwise transacting in that jurisdiction.

If you visit, or view any products or services on, another HSBC Group members' site, then that site's terms and conditions will apply instead of these. Such sites, and the products and services offered, may be aimed only at customers in particular jurisdictions.

Local Sites

All products and services provided by members of the HSBC Group are subject to the terms and conditions and disclaimers of the applicable agreement governing their supply and use ('Product terms and conditions'). Where Product terms and conditions conflict with these Terms and Conditions or any Local Site's terms and conditions the Product terms and conditions shall prevail.

Your use of any Local Site shall be governed by both these Terms and Conditions and the terms and conditions of the Local Site. However, where these Terms and Conditions conflict with those of the

Local Site, the terms and conditions of the Local Site shall prevail. Please read carefully any Local Site and/or Product terms and conditions before using the Local Site or product.

Data protection and privacy

We are committed to protecting your privacy. Read our **privacy notice (open a new browser window and search for hsbc > .com > privacy notice)**. to find out how we use and protect your personal information. All information gathered from you in connection with your use of the Site or any Local Site will be maintained in accordance with the applicable privacy policies disclosed for the Site or any of the Local Sites.

Cookies

You should read our **Cookie Policy (open a new browser window and search for hsbc > .com > cookie policy)**. to find out more about how HSBC and our trusted partners use cookies, which is relevant to your experience on this website.

Changes

The information, material and content provided in the pages of the Site or any Local Site may be changed at any time without notice. Changes may be made to these Terms and Conditions by us at any time without notice to you by updating the posting of the Terms and Conditions.

Security

In certain circumstances you may be requested to register with a Local Site. When you register, you must provide accurate and complete information and update such information when necessary so it remains accurate and complete. When you register and are accepted as a registered user of the Local Site, you choose a unique user name and password.

Please use maximum caution to keep your user name and password confidential and log off from the Local Site when your session is complete to prevent unauthorised access to your information. If your user name or password is subject to unauthorised access, you should immediately inform the relevant HSBC Group company.

No offer

Information or opinions provided by us or through a third party on the Site or by a Local Site should not be used for investment advice and do not constitute an offer to sell or solicitation of an offer to buy any securities or financial instruments or any advice or recommendation with respect to such securities or other financial instruments. When making a decision about your investments, you should seek the advice of a professional financial adviser.

This Site should not be considered as communicating any invitation or inducement to engage in banking or investment activity.

Users of the site

You are wholly responsible for use of the Site by any person using your computer and you must ensure that any such person complies with these Terms.

No warranties and limitation of liability

The following clauses exclude or limit our legal liability for the Site. You should read them carefully. They all apply only as far as the law permits, and in particular we do not exclude or restrict our duties and liabilities to you under the Financial Services and Markets Act 2000 (the "Act"), or the rules of the FCA for the conduct of business.

The contents of the Site and the Local Sites are distributed to you without any warranty of any kind. We and the third party content providers disclaim any and all warranties.

Information on the Site and any Local Site is provided on an "as is", "as available" basis and to the fullest extent permitted by law we do not give or make any warranty or representation of any kind, whether express or implied in respect of such information whether in respect of the Site or any Local Site. Your use of the Site or any Local Site is at your sole risk.

We do not warrant the accuracy, adequacy, completeness or timeliness of the information, material, products and services or the error-free use of the Site or Local Site.

We do not represent or warrant that the Site or any Local Site will be available or that it will meet your requirements, that access will be uninterrupted, that there will be no delays, failures, errors or omissions or loss of transmitted information, that no viruses or other contaminating or destructive properties will be transmitted or that no damage will occur to your computer system. You have sole responsibility for adequate protection and back up of data and/or equipment and for undertaking reasonable and appropriate precautions to scan for computer viruses or other destructive properties.

We make no representations or warranties regarding the accuracy, functionality or performance of any third party software that may be used in connection with the Site or any Local Site.

We shall not be liable for any loss or damage whatsoever and howsoever arising as a result of your use of or reliance on the information contained on the Site to the maximum extent permitted by law.

Links to third party Sites or content

Your use of hyperlinks on the Site is at your own risk. We provide hyperlinks to other locations on the Internet for information and convenience purposes only. No endorsement of third party web sites or content is implied. We are not responsible for the content of any other web sites or pages linked to or from the Site or any Local Site. We have not verified the content of any such web sites, or pages. It is recommended that you view the linked website's terms or privacy policy pages to understand how use of that website may affect you.

We are not responsible for the accuracy, timeliness or the continued availability or the existence of content, hyperlinks, or third party web sites or pages linked to the Site or any Local Site. Links to downloadable software Sites are for convenience only and we are not responsible or liable for any difficulties or consequences associated with downloading the software. Use of any downloaded software is governed by the terms of the licence agreement, if any, which accompanies or is provided with the software.

The Site may offer access to news services, market analysis, financial planning tools or other information provided by third parties on the Site or any Local Site. No endorsement or approval of any third parties or their advice, opinions, information, products or services is expressed or implied by any information on the Site or any Local Site. We do not control, cannot guarantee, and are not responsible for the accuracy, timeliness or even the continued availability or existence of such content.

Internet e-mail

Do not use ordinary e-mail to communicate personal or confidential information to us. Use the secure server available at your Local Site. Ordinary e-mail messages sent over the Internet may be intercepted, lost or altered. We are not responsible for them and will not be liable to you or anyone else for any damages in connection with any messages sent by you to us using ordinary e-mail.

E-mail alert service

We may, at our discretion, provide an e-mail alert service (the "Service") allowing you to receive alerts relating to HSBC Holdings plc and/or such other parties or matters as we may include from time to time.

Your use of the Service will result in us holding the data you submit for use of the Service. The data will be held in the UK and will only be used to provide you with the information you have requested receiving via the Service or for statistical analysis. By using the Service, you agree to us holding and using your data as indicated above.

We may at any time at our discretion withdraw the Service and/or your use of it.

The provisions under "No warranties" in these Terms and Conditions shall apply as if reference to "the Site" includes reference to the Service.

Trademarks and copyright

Copyright in the pages, screens, information, and all material in their arrangement, included in the Site or any Local site is owned by or licensed to us or the HSBC Group unless otherwise noted. You may imprint, copy, download or temporarily store extracts from the Site or any Local site for your personal information or when you use any products and services of any Local Site. You may not alter or otherwise make any changes to any material that you print or download from the Site or any Local Site, including, without limitation, removing any identifying marks or legends from such material. You may not distribute these materials to others. Any other use is prohibited unless you first request and obtain our written permission. In particular, no one may use a part of the Site or any Local site on any other website, or link any other website to the Site or any Local Site, without our prior written permission or the consent of the relevant HSBC Group member.

Content from a third party provider available on or through the Site or any Local Site may not be duplicated, distributed, published, transferred, transmitted, copied, altered, sold, used to create derivative works or otherwise misused. You must comply with all terms disclosed to you as required from time to time by any third party supplier of data or services to the Site or any Local Site, including but not limited to, where necessary, entering into a direct agreement with such third party in respect of your use of their data.

You may not use the Site or any Local site for any purpose which is unlawful, abusive, libellous, obscene or threatening.

Other than as provided above you may not use or reproduce the HSBC trademark, logo, brand name and associated marks which are trademarks of HSBC Group Management Services Limited, and all rights in and to HSBC vest in HSBC Group Management Services Limited.

Not intended for children

The Site is not intended for use by minors.

Governing law

The Terms are governed by and interpreted in accordance with the laws of England and Wales and the courts of the above jurisdiction will have non-exclusive jurisdiction in respect of any dispute, which may arise.

Thomson Reuters data

Reuters content is the intellectual property of Thomson Reuters or its third party content providers and is not part of HSBC Group plc. Any copying, republication or redistribution of Reuters content, including by framing or similar means, is expressly prohibited without the prior written consent of Thomson Reuters. Thomson Reuters shall not be liable for any errors or delays in content, or for any actions taken in reliance thereon. "Reuters" and the Reuters Logo are trademarks of Thomson Reuters and its affiliated companies.

HSBC Social Media Terms and Conditions

HSBC Holdings plc and the members of HSBC Group (“HSBC”) are committed to driving human ambition and empowering customers and employees to engage and interact with our brand. Social Media presents a unique opportunity for these interactions and through this platform we are better able to connect with our customers, the public, and the communities in which we operate.

We want to hear your message and would love for you to hear ours. However, in order to provide a quality and respectful environment to support these exchanges, it is important that all parties choosing to engage with us comply with the following terms and conditions which apply to all social media websites, accounts and/or pages which belong to or are managed by HSBC Holdings plc and its members.

Additional terms of use conditions, such as those in place by the third party platform, may apply. For full terms and conditions relating to our social media channels, please visit the relevant channel, country page, or account. Individuals who do not abide by these terms of use may be suspended, blocked or have the conditions of their access terminated.

Fostering Responsible Engagement

- So we can improve our services and ensure we are providing the best engagement, we may monitor and record comments and posts made to our channels
- We are not responsible for any information posted on our channels that we, HSBC, have not posted ourselves
- The content provided on our sites is owned or licensed by HSBC, unless otherwise indicated. Do not copy, download, transfer, modify, or otherwise use or commercially exploit the content on our pages without permission
- While we may follow or share information from other sites or users, we do not endorse specific social media sites themselves, or any information posted on them by third parties or other users nor does HSBC guarantee the accuracy of content that is not directly posted by HSBC (such as a share or retweet)
- HSBC does not directly offer financial services or products on social media though we may from time to time advertise or promote such items. Our operation of social media channels, pages and accounts does not constitute an offer of any products or services provided by HSBC Group or its members
- We don't give investment, tax or other professional advice via social media. You should always seek independent professional advice before making such decisions
- Our pages should not be used for illegal purposes, to breach any laws, or transmit through our profiles any computer viruses or defamatory materials deemed to be offensive or obscene
- We do not allow and will remove posts that infringe upon the rights of others. Users may not harass, bully, or cause distress to other users on our pages
- Administration of our pages, features, functions and content provided within our official profiles are the right of HSBC and its members and are not for the use of others without our express permission

Protecting Your Information

- When you engage with us via social media (e.g. Twitter, Facebook, LinkedIn) it is important for you to know that information shared may be stored on that Site's servers, which are outside our control and may be in the U.S. or elsewhere inside or outside the EU. Any information posted to such Sites may be accessed and read by the general public. It is not an appropriate forum to discuss customers' products or financial arrangements
- We will never ask you to share personal, account, or security information via our social media sites. For your own protection, always be thoughtful about what you publish - particularly on external platforms. You must make sure you do not disclose or use confidential or proprietary information in any online social platform
- Do not post materials on our pages that are false, fraudulent, libelous, defamatory, obscene, threatening, are invasive of privacy or publicity rights, infringe on intellectual property rights, are abusive, harassing, illegal, or otherwise objectionable

Supporting Your Ideas

- We regularly update and monitor our social media accounts and welcome feedback and ideas submitted via these channels. We may from time to time join the conversation, however, we cannot guarantee to read or reply to all messages sent to our accounts
- Emerging themes and helpful suggestions are passed to the relevant people within the HSBC Group for consideration, however no guarantee is made that any proposals will be acted upon
- If you do submit an idea, you are agreeing that HSBC can use your ideas (without compensation to you) for any purpose and in any way, and that any information you provide will be considered non-confidential, non-proprietary
- By tagging comments, content, or images to us you are providing us permission to share, like, re-use, or retweet the content freely

Data Treasury Corporation (DTC) Licence

HSBC is licensed by DTC under U.S. Patent Nos. 5,910,988; 6,032,137; 6,594,647; 6,341,272; 5,974,146.

HSBC Holdings plc is a company incorporated under the laws of England and Wales with company registration number 14259 and its registered office at 8 Canada Square, London E14 5HQ. HSBC Bank plc's registered VAT Number is GB 365684514.