Dear Shareholder

The following documents are now available on our website www.hsbc.com:

- Notice of 2021 Annual General Meeting (www.hsbc.com/agm);
- Annual Report and Accounts 2020 (www.hsbc.com/financialresults); and

This letter is not a summary of the documents listed above and should not be regarded as a substitute for reading them, which you are encouraged to do.

If you would like to receive future notifications by email that shareholder documents are available on our website, please register at www.hsbc.com/ecomms. If you register, we will also send you notifications of future dividend entitlements by email.

Notice of Annual General Meeting ("AGM")

At the time of preparing this document, COVID-19 restrictions remain in place which would prevent shareholders from attending the AGM in person. The health and safety of our shareholders, our employees and the wider communities in which we operate remains our primary concern.

Therefore, the meeting at the physical location of the AGM will be a closed meeting and will be held at 11.00am London time on Friday 28 May 2021 at 8 Canada Square, London E14 5HQ. Only the minimum number of persons required to form a quorum and to conduct the business of the meeting will attend the AGM in person.

However, for the first time, we are enabling shareholders to participate electronically in the AGM. Shareholders wishing to attend the AGM electronically should follow the instructions set out in the Notice of Annual General Meeting.

We will continue to monitor the situation as we approach the AGM. You should continue to monitor the Company’s website at www.hsbc.com/agm and stock exchange announcements for any updates.

Enclosed with this letter is a form of proxy for use at the AGM. If you would like to submit your form of proxy electronically via the internet at www.hsbc.com/proxy you will need your Shareholder Reference Number and Personal Identification Number printed on the form.

Delivery of documentation

If you would like to receive a printed copy of the documents listed above; or give instructions for all future shareholder communications to be sent to you in printed form, please contact (quoting your Shareholder Reference Number) the appropriate Registrar: Computershare Investor Services PLC, The Pavilions, Bridgewater Road, Bristol, BS99 6ZZ, United Kingdom (email via website www.investorcentre.co.uk/contactus); Computershare Hong Kong Investor Services Limited, Rooms 1712-1716, 17th Floor, Hopewell Centre, 183 Queen's Road East, Hong Kong SAR (email: hsbc.ecom@computershare.com.hk); or the Investor Relations Team, HSBC Bank Bermuda Limited, 37 Front Street, Hamilton HM 11, Bermuda (email: hbbm.shareholder.services@hsbc.bm). Printed copies will be provided without charge.

Yours sincerely

Aileen Taylor
Group Company Secretary and Chief Governance Officer