

HSBC India cross-border disclaimer

Guidance for our international users

Cross-border disclaimer

- Our public website, online banking and mobile app (Digital Services) are provided by HSBC India and designed for use in India. The products and services represented within them are intended for Indian customers
- HSBC India is authorised and regulated in India by Reserve Bank of India (RBI)
- If you are outside of India, we may not be authorised to offer or provide you with the products and services available through our Digital Services in the country or territory you're located or resident in
- Our digital services are not intended for distribution, download or use by any person in any jurisdiction or country or territory where the distribution, download or use of this material is restricted and would not be permitted by law or regulation

Digital Cross-border disclaimers

Please refer to the disclosure for the country where you are currently located (even if you are a resident of and/or hold an HSBC account in a different location). Note that countries will only have a disclaimer where required and therefore your country location may not appear on this list:

Brazil

The information provided is intended for the addressee only and does not, in any manner, constitute a public offering.

Canada

Please note:

- i. contracts and forms signed in Canada are not valid until accepted and approved by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) outside of Canada;
- ii. acceptance and approval will be communicated by post (subject to the standard correspondence instructions); and
- iii. any oral agreements will be conclusively binding upon written acceptance by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) outside of Canada, a confirmation of which will be sent by post (subject to the standard correspondence instructions).

Chile

The present communication is intended to be received by its addressee only and does not, in any manner, constitute a public offering or advertisement of the products or services referred to herein. The addresser established in India is not licensed under the laws of the addressee's country of residence and is, therefore, not subject to supervision of the local regulator in the addressee's country of residence. None of the products and services of the addresser have been approved by or registered with the local regulator and the assets of the addressee are booked outside of the addressee's country of residence.

Egypt

The Bank is not licensed in Egypt. This documentation has been provided on your request and will only be concluded by acceptance of this request in the territory of The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India).

Egypt Investments

No offer, sale or delivery of such securities or other investment product, or distribution of any prospectus relating thereto, may be made in or from Egypt except in compliance with any applicable Egyptian laws and regulations. The securities may not be offered or sold in any form of general solicitation or general advertising or in a public offering in Egypt, without the prior approval of the EFSA.

Hong Kong

We The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) are not an authorised institution under the Hong Kong Banking Ordinance and are therefore not subject to the supervision of the Hong Kong Monetary Authority. The information we are providing you with is provided at your request and does not constitute an advertisement or invitation by us to you to make a deposit or an invitation or offer to enter into any agreement to make a deposit.

This bank documentation/information does not constitute an offer by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) and this contract will only be concluded by acceptance of this documentation/your application in the territory of The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India).

Ireland

The Bank is not licensed in Ireland and, therefore, is not allowed to conduct financial activity in Ireland. This documentation has been provided on your request and will only be concluded by acceptance of this documentation in the territory of The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India).

Kuwait

The present communication is intended to be received by its addressee only and does not, in any manner, constitute a public offering or advertisement of the products or services referred to herein. The addresser established in India is not licensed under the laws of the addressee's country of residence and is, therefore, not subject to supervision of the local regulator in the addressee's country of residence. None of the products and services of the addresser have been approved by or registered with the local regulator and the assets of the addressee are booked outside of the addressee's country of residence.

Lebanon

This information is provided at your request. If you are entering into a new contractual agreement, this will only be completed on acceptance by HSBC of any contractual documentation and instructions pursuant to the contract outside of the Lebanon. The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) is not a financial institution licensed in the Lebanon.

Qatar

Any products or services made available to you do not constitute an offer or a recommendation and should not be considered an invitation or inducement to engage in banking or investment activity or any offer to buy or sell financial products or instruments.

Products and services made available to you are not governed by the Qatar Central Bank and all assets are booked outside of Qatar.

The contract or agreement does not come into effect until received and accepted by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India).

Russia

This communication is intended for the addressee only and it does not, in any manner, constitute a

public offering or advertisement.

Singapore

This communication does not constitute an offer by the Bank to make available, solicit, issue an invitation to purchase or offer for purchase any securities or offer any services in Singapore.

Sri Lanka

The bank is not licensed by the Monetary Board of the Central Bank of Sri Lanka. This information is provided at your request and does not constitute an offer or invitation to make a deposit or enter into any agreement with you.

Thailand

The present communication is made following the addressee's specific request. The addresser has not solicited the addressee or otherwise offered or marketed to the addressee the products and services to which this communication refers. This communication is sent to the addressee for his/her information only and is not intended to be distributed to the general public in the addressee's country of residence. The addressee notes, acknowledges and understands that the addresser established in Thailand is not licensed under the laws of the addressee's country of residence and is, therefore, not subject to supervision or regulation by the local regulator at the addressee's country of residence. None of the products and services of the addresser have been approved or registered with the local regulator.

Turkey

No information is provided for the purpose of offering, marketing and sale by any means of any banking services and/or capital market instruments/services in the Republic of Turkey. Therefore, this document may not be considered as an offer made or to be made to residents of the Republic of Turkey. The products and services referred to in this Cross Border disclosure are not products or services authorised/approved by the Banking Regulation and Supervision Agency under the Banking Law (Law No. 5411) or by the Capital Market Board under the Capital Market Law (Law No. 6362) and do not intend to serve as products/services in the Republic of Turkey. Accordingly, neither this Cross Border disclosure nor any other offering material related to the offering may be utilised in connection with any offering to the public within the Republic of Turkey without the prior approval of the Capital Market Board. However, pursuant to Article 15 (d) (ii) of the Decree No. 32 there is no restriction on the purchase or sale of the fixed deposits and personal loans by residents of the Republic of Turkey, provided that: they purchase or sell such fixed deposits and personal loans in the financial markets outside of the Republic of Turkey.

The investment information, comments and recommendations we may provide to you are not within the scope of investment advice. Such recommendations are of a general nature, and are not prepared in accordance with your financial status and risk and income preferences. Therefore, taking investment decisions based only on the information stated herein may not give any results meeting your expectations.

UAE

This information is provided at your request and does not constitute an offer or invitation by us to make a deposit or enter into any agreement with you. If you are entering into a new contractual agreement, this will only be completed on acceptance by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) of any contractual documentation outside the UAE. The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) is not a financial institution licensed in the UAE.

UK

The deposit is being taken by The Hongkong and Shanghai Banking Corporation Limited, India, a

banking Company incorporated under the Companies Ordinance of the Hongkong Special Administrative Region (HKSAR), having its registered office at 1, Queen's Road Central, Hongkong, having its India Corporate Office at 52/60, Mahatma Gandhi Road, Fort, Mumbai - 400 001. The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) is regulated for any deposit taking business by Reserve Bank of India. If you have a complaint about our deposit taking business, which cannot be resolved to your satisfaction by ourselves, then you may be able to refer this to Grievance Redressal Mechanism of the Bank. Your deposit may be guaranteed under Deposit Insurance and Credit Guarantee Corporation (DICGC) which covers most types deposit-taking business in the instance that we cannot meet our obligations.

The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) has paid up capital and reserves of INR M 317,271 as at 31 March 2022.

Venezuela

The present communication is intended to be received by the recipient only and does not, in any manner, constitute a public offering or advertisement of the products or services referred to herein. HSBC is not licensed under the laws of Venezuela and is, therefore, not subject to supervision of the local regulators. None of the products and services of HSBC have been approved by or registered with the local regulator and the assets of the recipient are booked outside of Venezuela.