



Notification of Updating

<Tariff of Accounts and Services for Wealth and Personal Banking Business>

Dear Customer:

The "Tariff of Accounts and Services for Wealth and Personal Banking Business" has been updated and it will come into effect on 18 Mar 2026. The updates are:

(一) "1.1.1 Intra-city CNY cash withdrawal over the counter of the Bank" 、
"1.1.3 Cross Branch CNY Cash Withdrawal" and "2.2.2.1 Foreign Currency Notes
Withdrawal Over Counter" is planned to update the corresponding remarks
from 18 Mar 2026.

Item	Original Remark	Update the remark from 18 Mar 2026
1.1.1 Intra-city CNY cash withdrawal over the counter of the Bank	CNY cash withdrawal equal to or above CNY 50,000 is subject to at least one working day's advance notice to the branch/sub-branch which you wish to withdraw the cash from and the branch/sub-branch's confirmation.	For each cash withdrawal equal to or above CNY 50,000, it is subject to at least one working day's advance notice to the call center or branch/sub-branch and upon call center or branch/sub-branch's confirmation.
1.1.3 Cross Branch CNY Cash Withdrawal		Warm reminder: The cash

		<p>withdrawal reservation rules are subject to changes from time to time. To ensure the smooth processing, please pay attention to the latest information and follow the latest requirements of relevant outlets.</p>
<p>2.2.2.1 Foreign Currency Notes Withdrawal Over Counter</p>	<p>1.Foreign currency notes withdrawal is subject to the regulations of the relevant authorities.</p> <p>2.Foreign currency notes withdrawals are subject to two working days' advance notice to the branch/sub-branch which you wish to withdraw the notes from and the cash availability of the Bank.</p> <p>3. For notes withdrawal from account of different currency, notes buy/sell board rates against CNY will apply for</p>	<p>1.Foreign currency notes withdrawal is subject to the regulations of the relevant authorities.</p> <p>2. For each cash withdrawal, if meet any of below criteria, it is subject to at least three working days' advance notice to the call center or branch/sub-branch and upon call center or branch/sub-branch's confirmation.</p> <p>1) USD/HKD: amount equal to or above USD5,000 equivalent.</p> <p>2) Other Currency: any amount.</p> <p>3) Any special requirement on</p>

	<p>currency exchange purpose.</p>	<p>cash denomination for any currency.</p> <p>Warm reminder: The cash withdrawal reservation rules are subject to changes from time to time. To ensure the smooth processing, please pay attention to the latest information and follow the latest requirements of relevant outlets.</p> <p>3. For notes withdrawal from account of different currency, notes buy/sell board rates against CNY will apply for currency exchange purpose.</p>
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(二) UPDATING FOR DEMISE OF PERSONAL BANKING ACCOUNTS

Given that "Personal Banking" accounts had not been newly opened for customers since July 2020 and so far all original "Personal Banking" accounts have been upgraded to Advance accounts, "Personal Banking" accounts and services will be demised with effect from 18 March 2026. To align with business adjustment, some items of "Tariff of Accounts and Services for Wealth and Personal Banking Business" will be effective on

18 Mar 2026. The updates are:

1. Delete “Personal Banking” in Important Note 1 from Tariff

Updated to “1. This tariff is formulated by HSBC Bank (China) Company Limited (the “Bank”, “we”, “us” or “HSBC China”) and applies to services provided by the Bank to Global Private Banking customers (including individual and entity customers), Premier customers, Advance customers.”

2. Delete “Personal Banking upgrade customers” in Important Note 4, Advance accounts are inapplicable for upgrades from Personal Banking accounts

Updated to “4. From 18 Mar 2026, only the following types of customers are eligible to apply for advance account and services: staff of HSBC Group, home mortgage loan customers, Employee Workplace Solutions customers, Premier downgrade customers.”

3. Delete the original Important Note 5, certain services are inapplicable to Personal Banking accounts

Delete the original Important Note “5. Personal Banking service is applicable to customers under Corporate Employee Privilege Scheme, Personal Loan customers and Small Business Owner Loan Customer. (Please refer to the latest public announcement on HSBC Small Business webpage for detail product launch information) From 13 July 2020, personal banking service will not be open to new customers.”

- 4. Delete "Personal Banking" in the original Import Note 6 and CNY Basic Settlement Account are subject to the Charge Standard for "Advance" accounts**

Updated to "5. The CNY Basic Settlement Account is offered to non-Global Private Banking, non-Premier, and non-Advance customers. This account only offers basic banking functions, including but not limited to CNY cash deposit and withdrawal, CNY call deposit, CNY term deposit and CNY domestic account transfer over the counter, please refer to account opening document for detail service scope and limits. The minimum balance for CNY Basic Settlement Account is CNY1. No monthly service fee will be charged in respect of such account. However, the Bank will charge service fee according to the Charge Standard for "Advance" segment in this Tariff in respect of banking services enjoyed by the customer.

- 5. Delete the Charge Standard for "Personal Banking" Accounts**
- 6. Delete "Personal Banking" in the Charge Standard remark of the item "Monthly Service Fee 2.1.1"**
- 7. Update the Charge Standard remark of the item "Global Emergency Encashment Service 2.2.1.11". HSBC Group non-Premier/non-Advance customers are subject to CNY 160/equivalent per time for Global Emergency Encashment Service at HSBC China branches, and this is an indicative charge. The actual charge will be USD20.**



Updated to "The Bank may offer this service to other HSBC Group customers at its own discretion. If applicable, HSBC Group Premier customers are subject to the charging standard of Premier customers, HSBC Group Advance customers are subject to the charging standard of Advance customers, and HSBC Group non-Premier/non-Advance customers are subject to CNY 160/equivalent per time for Global Emergency Encashment Service at HSBC China branches*

* This is an indicative charge. The actual charge will be USD20."

HSBC Bank (China) Company Limited

17 Mar 2026