HSBC Hyperlink Policy

IMPORTANT: By accessing this website (this website, its gateway and pages collectively referred to as "Site"), you are agreeing to the terms set out below.

Hyperlinks from this Site to websites outside the HSBC Group

The Hongkong and Shanghai Banking Corporation Limited ("we", "us", "our") may provide hyperlinks on this Site to other websites on the Internet. These hyperlinks lead to websites published or operated by third parties who are not in any way related to us ("external websites"). These hyperlinks are provided to enhance your user experience and for your information and convenience only. We endeavour to select reputable websites and sources of information for your reference.

Unless we specify otherwise, by providing hyperlinks to an external website, we shall not be deemed to

- 1. endorse, recommend, approve, guarantee or introduce any third party or the services or products it provides on the external website, or
- 2. have any form of cooperation with such third party and the external website.

We are not responsible for the content of any external website. You use any hyperlink on this Site at your own risk. We are not responsible for any damages or losses incurred or suffered by you arising out of or in connection with your use of any hyperlink on this Site. We are not a party to any contractual arrangement entered into between you and the provider of any external website unless we expressly specify or agree.

Any hyperlink to an external website that contains downloadable software is provided for your convenience only. We are not responsible for any difficulties you may encounter in downloading the software or for any consequences from your doing so.

Please remember that:

- the use of any software downloaded from the Internet may be governed by a licence agreement; and
- your failure to observe the terms of such licence agreement may result in an infringement of intellectual property rights of the relevant software provider. We are not responsible for such infringement.

Please note that when you click on a hyperlink and enter an external website, you will be subject to the terms of use and privacy policies of the external website.

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We may also provide hyperlinks on this Site to websites published or operated by other members of the HSBC Group ("HSBC Group websites") for your convenience. The products and services offered on HSBC Group websites may be restricted to persons located or residing in a specified jurisdiction. In addition, the content on a HSBC Group website is not intended for persons located or residing in any jurisdiction that restricts the distribution of such content. The terms and conditions governing the use of each HSBC Group website may differ. You should consult and carefully read the applicable terms and conditions before using a HSBC Group website.

Hyperlinks from external websites to HSBC websites

You must always obtain our prior written approval before creating a hyperlink in any form from an external website to this Site or any HSBC Group website. We may or may not give such approval at our discretion. In normal circumstances, we may only approve a hyperlink which displays plainly our name or website address. Any use or display of our logos, trade names and trademarks as a hyperlink will not be approved unless in very exceptional circumstances and may be subject to a fee as we may determine at our discretion.

We are not responsible for the setup of any hyperlink from an external website to this Site or any HSBC Group website. Any hyperlink so set up does not constitute any form of cooperation with us or endorsement by us of such external website. Any hyperlink to this Site or any HSBC Group website should (i) always be an active and direct link to this Site or the relevant HSBC Group website and (ii) be made directly to the home page of this Site or the relevant HSBC Group website only. No "framing" or "deep-linking" of this Site or any HSBC Group website or their respective contents is allowed.

Neither we nor any other member of the HSBC Group are liable for any loss or damage incurred or suffered by you or any third party arising out of or in connection with any hyperlink to this Site or any HSBC Group website.

We have the right at our discretion and at any time to:

- 1. rescind any approval granted to create a hyperlink to this Site or any HSBC Group website; and
- 2. require the removal of any hyperlink to this Site or any HSBC Group website.

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