



# FACTS

## WHAT DOES HSBC DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account transactions
- Account balances and credit history
- Income and assets

When you are *no longer* our customer, we continue to share your information as described in this notice.

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons HSBC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HSBC share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

### To limit our sharing

- Call 877.394.HSBC (4722)— our menu will prompt you through your choice(s).

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

### Questions?

Call 877.394.HSBC (4722)

## Who we are

## Who is providing this notice?

This notice relates to HSBC companies providing products and services such as Personal Financial Services, US Private Bank, Asset Management, Lending and Brokerage. See the end of this document for a complete list of entities providing this notice.

## What we do

## How does HSBC protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

Also, we only allow employees, authorized service providers and other parties as required or permitted by law to access your information.

## How does HSBC collect my personal information?

We collect your personal information, for example, when you:

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

## Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply only to you, unless you tell us you want to make a privacy choice for a joint account holder.

## Definitions

## Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with an HSBC name and financial companies such as Household, Beneficial and HFC.*

## Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *HSBC does not share with nonaffiliates so they can market to you.*

## Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include companies such as insurance and financial service providers.*

## Other important information

HSBC companies and affiliates with access to your personal information may be located in countries other than where you reside, including but not limited to the United Kingdom and India.

**Special notice for residents of California**

If you are a California resident and we share information with affiliates, or if we have entered into joint marketing agreements with non-affiliated financial companies, we have separately mailed you a California Privacy Notice. If you do not want us to share your information with such companies, please let us know by simply calling the toll-free telephone number provided, using the Web address provided, or completing the reply form contained in the California Privacy Notice and mailing it to the address provided. If you are a new customer, we can begin sharing your information 45 days from the date we sent this notice.

**Special notice for residents of Vermont**

HSBC does not share your information with affiliates, other than information relating to your account transactions and our experiences with you, except as permitted or required by applicable law. Also, HSBC does not share your information with nonaffiliates, except as permitted or required by law.

**Special notice for residents of Nevada**

Pursuant to Nevada law, we are providing this notice, which applies to accounts with Nevada mailing addresses, to inform you that you may elect to be placed on our internal "do not call" list. If you would like to be placed on the list, please let us know by simply calling us toll-free at 877.394.HSBC (4722). Follow the prompts for removing your phone number from telephone solicitations. For more information, contact us at PO Box 9, Buffalo NY 14240, the phone number provided or email [privacyoptout@webforms.private](mailto:privacyoptout@webforms.private) with "Nevada Do Not Call" in the subject line. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Avenue, Suite 3900, Las Vegas, Nevada 89101 Telephone: 702.486.3132 Email: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us)