

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 income
- Account balances and Medical information
- Credit history and credit scores

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?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 1-888-803-0279 — 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 1-888-803-0279

Who we are

Who is providing this notice?

This notice is being provided by HSBC Bank Nevada, N.A., HSBC Bank USA, N.A., Household Life Insurance Company, First Central National Life Insurance Company of New York, and HSBC Insurance Company of Delaware.

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 give us your contact information
- 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 to everyone on your account.

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.

- *Nonaffiliates we share with can include financial services providers (such as mortgage bankers, insurance agents or a re-insurer), or non-financial companies such as retailers, marketing companies and service providers.*

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, financial and non-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

HSBC does not share your information with nonaffiliates, except as permitted or required by applicable 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 1-888-803-0279. 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, or Email: BCPINFO@ag.state.nv.us.

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 applicable law.

Notice to customers with credit-related insurance products

Household Life Insurance Company and its insurance affiliates collect demographic information (such as your name or address) and information related to insurance (such as health information) to administer your insurance. This information comes either from you, HSBC, a credit report, or a Medical Information Bureau report. Household Life Insurance Company and its insurance affiliates do not disclose information about you to affiliates or to third parties, except as permitted by law, such as for servicing, fraud prevention, verification of coverage, or regulatory reviews. You have a right to see personal information collected about you and the right to correct any information, which may be wrong, by writing to us at the following address: Insurance Customer Service Operations, 90 Christiana Rd., New Castle, DE 19720.