

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

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	No	We don't share

To limit our sharing

- Call 877.394.HSBC (4722)—our menu will prompt you through your choice(s). If you are calling from outside the United States or Canada, you may call us collect at 716.841.7394 (24 hours a day, 7 days a week).

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). If you are calling from outside the United States or Canada, you may call us collect at 716.841.7394 (24 hours a day, 7 days a week)

Who we are

Who is providing this notice?	HSBC Bank USA, N.A.; HSBC Securities (USA) Inc.; and HSBC Insurance Agency (USA) Inc. Private Banking customers: See 'Other important information' section below.
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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.
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How does HSBC collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ■ 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.
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Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ 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.
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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.
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Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with an HSBC name and financial companies such as Household, Beneficial, and HFC.</i>
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Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
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Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include companies such as insurance and financial service providers.</i>
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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 Private Banking customers

For Private Banking customers, the Private Banking Privacy Notice governs all personal information sharing practices for all HSBC products and services.

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@us.hsbc.com 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.