CALIFORNIA CONSUMER PRIVACY ACT (CCPA) STATEMENT

This PRIVACY STATEMENT FOR CALIFORNIA RESIDENTS supplements the information contained in our Online Privacy Statement (us.hsbc.com/online-privacy-statement) and applies to individuals who reside in the State of California (“consumers” or “you”). HSBC provides this notice to comply with the California Consumer Privacy Act of 2018 (“CCPA”).

Data Collection and Use

HSBC collects certain categories of data including personal information about you for purposes such as offering products and services, underwriting, and servicing your account. Details on the types of data and how that data is used can be found by visiting us.hsbc.com/ccpa/faqs.

Your Rights under CCPA

The CCPA provides California residents with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

Among other rights provided by CCPA, you have the right to request access to and deletion of your personal information.

To exercise these rights, you may complete the webform located at us.hsbc.com/ccparequest or contact us at (855) 630-4174. In your request, you are asked to provide the following:

Required Information:

- First Name & Last Name
- Purpose of your request (access or deletion*)
- Current California Residential Address
- Indicate whether you have or had an HSBC account and what type of account
- Preferred method of receiving HSBC’s response (mail / email)
- E-mail Address – required if requesting response by email
- Phone number – required for verification purposes (through which we may contact you)
- If you are submitting this request on behalf of another individual, please provide this additional information:
  - Your name
  - Your contact information
  - What is your authorization to make this request?
    - Registered with the California Secretary of State
    - Power of Attorney; or
    - Parent/Legal Guardian of a Minor
Optional Information:

- Alternate / previous address that might help us identify the data subject (i.e. California resident whose personal data is being requested) in our systems. Examples include:
  - An address used for HSBC Account (if different than current California Residential Address)
  - Previous residential / business address
- Last four digits of the data subject’s Social Security Number
- Last four digits of the data subject’s current / previous HSBC account
- Other information that may help us identify the data subject, for example middle name, maiden name, suffix, nickname, etc.

*Exceptions apply, please refer to us.hsbc.com/ccpa/faqs, for additional information.

Upon receipt of your request, we will respond within 45 days.

Please note that your request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot provide you with personal information if we cannot verify your identity or authority to make the request or we cannot confirm the personal information relates to you. Making a request does not require you to create an account with us. We will only use personal information provided in your request to verify your identity or authority to make the request.

CCPA also provides California residents with the right to opt-out of the sale of their personal information; however, we do not sell personal information.

Changes to Our CCPA Statement

We reserve the right to amend this privacy statement at our discretion and at any time. When we make changes to this privacy statement, we will notify you by email or through a notice on this page.

If you have additional questions or require further details on this privacy statement, please visit us.hsbc.com/ccpa/faqs for our California Consumer Privacy Act (CCPA) Frequently Asked Questions (FAQs).

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