Customer Notice

Dear Customer.

Thanks for your continued support to HSBC Bank (China) Company Limited (the "Bank"). Considering the Bank's business strategy under the current market conditions and in compliance with the applicable interest rate related regulations promulgated by the People's Bank of China ("PBOC"), the Bank will adjust its standard deposit rates for time deposits in Australian Dollars ("AUD") with details shown below with effect on 8 October 2019 (inclusive).

Deposit Rates (% p.a.) for AUD Deposits:

Deposit Type / Term	Saving*	Time Deposits				
		7 Days*	1 Month	3 Month	6 Month	12 Month
Deposit Rate	0.2375	0.2625	0.500	0.600	0.750	0.750

^{*}Note: The deposit rate for AUD savings and 7 Days remain unchanged, which is included in the table above for the completeness sake only.

The above deposit rates will be displayed in the Bank's premises and on the Bank's website (http://www.hsbc.com.cn). Please check the Bank's prevailing deposit rates before placing any AUD deposit with the Bank.

Please kindly note that the above change in deposit rates:

- 1. will not affect or apply to any AUD time deposit of which the value date is prior to 8 October 2019;
- 2. will apply to any AUD time deposit which is renewed on or after 8 October 2019. If you have issued a renewal instruction to renew an AUD time deposit of which the renewal date will fall on or after 8 October 2019, you may consider whether to amend or cancel such renewal instruction, taking into account the above change in deposit rates; and
- 3. will not apply to AUD deposits held by non-resident entities.

Should you have any questions, please contact your Relationship Manager or our service hotline at +86 (21) 95366 (for personal customers) or 400-821-8878 (for corporate customers).

Yours faithfully, HSBC Bank (China) Company Limited 25 September 2019