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### CNY Settlement Account Type III Business Rules

1. HSBC CNY Settlement Account Type III (“Type III Account”) is the individual Type III CNY settlement account offered by HSBC Bank (China) Company Limited (the “Bank”). At present, only Chinese ID card holders are able to apply for CNY Settlement Account Type III through electronic channel, other individuals can only submit application at our counter by binding their CNY Settlement Account Type I maintained with the Bank.
2. Customers shall apply for applicable electronic channels of the Bank to use the services of Type III Account (including but not limited to account opening, statement, bank card binding, transfer of funds between binding cards and account closure). For branch channel, only account opening service of Type III Account, the modification of customer identity information, and the face-to-face account activation in accordance with regulatory requirements are provided.
3. At present, transfer in funds through non-HSBC channel, unbound account transfer in & out, 3rd party payment and HSBC credit card repayment are not supported by Type III Account. According to relevant regulations, access to cash, deposit, investment and debit card services will not be provided by Type III Account.
4. The balance of Type III Account cannot exceed RMB 2,000 at any time.
5. For customers open Type III Account through electronic channels, the Bank will verify customers’ binding account information to complete the Type III Account opening process in accordance with regulatory requirements.
6. Customers who have held a CNY Settlement Account Type I and/or credit card at the Bank are required to open Type III Account through electronic channel by binding their account(s) in the Bank. If Type III Account holders open HSBC CNY Settlement Account Type I or HSBC CNY Settlement Account Type II, this CNY Settlement Account Type I or CNY Settlement Account Type II will be automatically bound to Type III Account.
7. Under the same Type III Account, customers can bind up to 5 other banks’ CNY Settlement Accounts (non-credit card accounts).
8. When applying for binding with his/her other banks’ accounts, the mobile phone number provided by the customer should be the same as the one reserved by other banks' binding account, as well the mobile phone number registered by the customer in the Bank.
9. The fund(s) transferred in on the day of account opening can only be transferred out after one working day. Funds transferred in afterwards are not subject to this restriction.
10. If there is no transaction in Type III Account within six months from the date of account opening, its non-counter services will be suspended. The customer shall bring effective

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ID card to re-verify the identity and activate the non-counter services in our branch. The Bank reserves the rights to close those Type III Accounts with zero balance for two consecutive months.

11. According to regulation requirement, for the very first time that the accumulated in and out fund(s) of Type III Account has reached RMB 50,000 (inclusive), the customer shall visit our branch within 7 days to re-verify his/her identity with valid ID card, or all services for that Type III account will be suspended.
12. When the customer closes the Type III Account, the funds in the account should be transferred back to the binding account in advance. If the original binding account has been closed, the customer should follow bank's new account opening requirements to re-verify the personal identity information, bind the new account and transfer the funds in Type III Account back to the newly bound account. The Type III Account can then be closed.
13. To ensure the account safety, for customers who have opened WeChat financial services, notification services of account variation will be provided through WeChat Service Account.
14. For customers who have already bound other banks' account(s), at least one other bank's account should be bound during the period of holding Type III Account.
15. The opening, usage and closure of Type III Account is subject to the adherence to all applicable laws & regulations, regulatory requirements and the Bank's terms & conditions of relevant products/services.