

## COMMUNITY RULES

The information, material and content provided on this site may be changed at any time without notice. Changes may be made to these community rules at any time without notice to you by updating this page.

This site is a testing site and feedback forum owned and run by HSBC Holdings plc ('HSBC', 'we', 'us' and 'our'). You cannot purchase products or services from this site, and any information or opinions contained on the site do not constitute an offer to sell or a solicitation, or offer to buy, any securities or financial instruments or investment advice or any advice or recommendation in respect of such securities or other financial instruments. Should you seek to rely in any way whatsoever upon any content contained on the site, you do so at your own risk. Before you make any decision or take any action that might affect you or your personal finances or business, you should always consult a suitably qualified professional adviser(s) to obtain appropriate financial, legal, accounting, tax and other advice.

If you want to know more about any of the products and services described on the site, you should visit HSBC's main website for your local territory (e.g. [HSBC UAE](#) for United Arab Emirates). As this site is for collecting customer feedback, some of the products and services described on this site may not be available from HSBC yet, and may never become available.

This site is not intended for use by children under the age of 18.

### **Moderation of content**

The opinions, ratings and feedback posted on the site are the opinions, ratings and feedback of the site users and not HSBC, and we are not responsible for them. We do not vouch for the accuracy of any of the information and recommendations that might appear in the user feedback section of the site. We do not monitor or moderate feedback before it's posted. We may remove content it thinks is unsuitable or which violates any of these rules whenever we think necessary. We may also reinstate any content or material at its discretion.

### **Our rights and responsibilities**

- By submitting comments, content, or images to the site you are providing us permission to share, like, re-use and publish the content freely.
- So we can improve our services and ensure we are providing the best engagement, we may monitor and record comments and posts made to this site.

- We are not responsible for any information posted on the site that we have not posted ourselves.
- We own or licence the content provided on the site, unless otherwise indicated. Do not copy, download, transfer, modify, or otherwise use or commercially exploit the content on our pages without permission.
- We do not directly offer financial services or products on the site, though we may from time to time advertise or promote such items. Our operation of this site does not constitute an offer of any products or services provided by HSBC Group or its members.
- We don't give investment, tax or other professional advice via the site. You should always seek independent professional advice before making such decisions.

## Protecting Your Information

- You need to register to use this site. When you register, you must provide accurate and complete information and up-date such information when necessary so it remains accurate and complete. When you register to use the site, you choose a unique user name and password. **You must not share your user name or password, or allow anybody else to use your account on this site. Please keep your username and password confidential and log-off from the site when your session is complete to prevent unauthorised access to your information. If your user name or password is compromised, you should immediately inform us using the contact details on this site.**
- When you engage with us via this site it is important for you to know that information shared may be stored on that site's servers, which may be in the U.S. or elsewhere inside or outside the EU. Any information posted to the site may be accessed and read by the general public. It is not an appropriate forum to discuss your HSBC products or financial arrangements.
- We will never ask you to share account, or security information via this site. For your own protection, always be thoughtful about what you publish. You must make sure you do not disclose or use confidential or proprietary information on the site.

## Rules for engaging on the Site

We are committed to driving human ambition and empowering customers and employees to engage and interact with our brand. Social Media, including this

site, presents a unique opportunity for these interactions and through this site we are better able to connect with our customers, the public, and the communities in which we operate.

We want to hear your message and would love for you to hear ours. However, in order to provide a quality and respectful environment to support these exchanges, it is important that you comply with the following community rules when you use the site. Individuals who do not abide by these rules may have their access to the site or its functionality suspended, blocked or terminated.

When submitting comments, feedback and other user-generated content to the site, you must:

- be polite, respectful and civil to others, even if your views differ;
- be accurate when stating facts;
- only state opinions which are genuinely held;
- comply with the law;
- be relevant;
- be original and not copy or plagiarise other people's work; and
- write in English.

You must not use the site to:

- promote discrimination based on race, sex, religion, nationality, disability, sexual orientation or age;
- publish anything that is obscene, offensive, hateful, inflammatory, indecent, false, fraudulent, libellous, defamatory, threatening, invasive of privacy or publicity rights, infringes on intellectual property rights, unlawful or otherwise objectionable;
- publish anything that is likely to abuse, harass, bully, or cause distress to other users on this site or any other person;
- publish anything that spam or contains chain letters, pyramid schemes, surveys, contests or junk mail;
- publish anything that could be judged to be equivalent to advertising (including, but not limited to advertising or offering to sell any goods or services) or promotional material, that violates third party rights, or in any way use this site to promote your own business or the business of anyone else;
- make any endorsements relating to the financial services industry either in general or about specific providers, their products, services or staff;

- contribute content with the intention of committing or promoting an illegal act;
- disclose any of your personal data or other information you do not want to be widely available;
- disclose your bank details or other financial or confidential information;
- publish anything that reveals any personal information about yourself or any other living individual (for example name, e-mail address, telephone number or postal address). Where another person is identifiable in your contribution, you confirm that you have their consent (or that of their parent/guardian if under 18) to the submission of such content;
- breach any legal duty owed to a third party, such as a contractual duty or a duty of confidence;
- be in contempt of court;
- impersonate any person, or misrepresent your identity or affiliation with any person;
- give the impression that a contribution emanates from any person other than you if this is not the case;
- advocate, promote, incite any third party to commit, or assist any unlawful or criminal act;
- post content which contains a statement which you know or believe, or have reasonable grounds for believing, that members of the public to whom the statement is, or is to be, published are likely to understand as a direct or indirect encouragement or other inducement to the commission, preparation or instigation of acts of terrorism;
- post content which contains a hypertext link to another web site;
- post or otherwise make available any material that contains, or directs other users to, software viruses, malware, or other code or files that may damage or interfere with computer hardware or software;
- rate any application, design or content on the site more than once (unless we've changed it, and asked you to rate the new version); or
- use the site for illegal purposes, to breach any laws.

### **Supporting Your Ideas**

- We regularly update and monitor the site and welcome feedback and ideas submitted via the site. We may from time to time join the conversation, however, we cannot guarantee to read or reply to all messages sent to the site.
- Emerging themes and helpful suggestions are passed to the relevant people within the HSBC Group for consideration, however no guarantee is made that any proposals will be acted upon.

- If you do submit an idea, you are agreeing that we can use your ideas (without compensation to you) for any purpose and in any way, and that any information you provide will be considered non-confidential, non-proprietary.