

Account Disclosures

The following are the disclosures which supplement the applicable Relationship Documents entered into between the Bank and the Customer. This is a Supporting Document and should be read together with the UAE Country Conditions and all other Relationship Documents. These disclosures may be updated from time to time, and the latest version will be available at: www.business.hsbc.ae/en-gb/ae/generic/download-centre.

1 How to make a complaint

- 1.1 Upon notice from the Customer that the Bank has not delivered the standard of service the Customer expects or that the Customer believes there is an error in relation to any Account, the Bank will investigate the matters raised in such notice from the Customer and, where appropriate, take steps necessary to resolve such issues and prevent their recurrence.
- 1.2 Any notice referred to in the clause above shall be directed to the Bank's relationship manager in the first instance. If the Customer remains dissatisfied following the response received, the Customer can send a complaint to the Bank via the complaints and feedback section of the Bank's website available at: www.business.hsbc.ae/en-gb/ae/generic/contact-us.

2 Fees and Charges

The Bank's standard fees and charges are available at: www.business.hsbc.ae/en-gb.

3 Statements

The Bank will provide statements showing the payments into and from each Account through electronic channels, or to the address we have on our records for you. You are responsible for updating your contact details to ensure that you receive statements from us.

4 Account usage policy

- 4.1 If no payments are debited from an Account for 12 consecutive months the Bank may place restrictions on the Account (a "**Restricted Account**"). Incoming credits to an Account and any fees and charges debited by the Bank relating to an Account do not count as account activity.
- 4.2 In order to re-activate a Restricted Account, the Bank will require certain information from you. Please contact your Relationship Manager, or your Bank representative who will be able to provide further information on this requirement.
- 4.3 If the Bank does not hear from you or you fail to provide the information required by the Bank your relationship may be subject to further rules as required by the UAE Central Bank which could include transferring any unclaimed funds in your Restricted Account(s) (the "**Unclaimed Funds**") to the UAE Central Bank.
- 4.4 Any Unclaimed Funds that are transferred to the UAE Central Bank will be sent in United Arab Emirates Dirhams ("**AED**"). Any Unclaimed Funds in a currency other than AED will be converted into AED at the prevailing market rate at the time of such transfer to the UAE Central Bank.
- 4.5 If you wish to claim any Unclaimed Funds that have been transferred to the UAE Central Bank, please contact any of the branches listed in these disclosures to obtain information on how to make a claim.

- 4.6 Unclaimed Funds can be re-paid to you in AED or another currency of your choice (provided that it is a currency supported by the Bank) at the prevailing market rate at the time of re-payment. Please note this rate may differ from the rate used by the Bank when transferring the Unclaimed Funds to the UAE Central Bank in accordance with clause 4.4. This may mean that you receive less funds back than were originally transferred to the UAE Central Bank.

List of Corporate Branches:

1. Abu Dhabi, Omeir Bin Yousuf Building, Opposite Etisalat building, Old Airport Road.
2. Dubai, HSBC Bank Building, Al Suq Road, Bur Dubai.
3. Jebel Ali, Jebel Ali Free Zone main gate # 3, Dubai.
4. Sharjah, Abdul Aziz Majid Building, King Faisal Road, Sharjah.