

11 July 2016

SALE OF HSBC BRAZIL AND ITS IMPACT ON HSBC PREMIER CUSTOMERS

Dear Valued Customers,

On 8 June 2016, HSBC Holdings plc announced that it had received all necessary regulatory approvals for the sale of its business in Brazil, comprising HSBC Bank Brasil S/A - Banco Múltiplo and HSBC Serviços e Participações Ltda (collectively "HSBC Brazil") to Banco Bradesco S.A ("Bradesco") and the transaction is expected to complete in early July 2016. The HSBC brand will remain present in Brazil, but you will notice its gradual replacement by the acquiring bank's brand in the following months.

This will impact HSBC Premier / HSBC Amanah Premier customers in the following ways:

1. Customers without a Premier account in HSBC Brazil

Please note that HSBC Premier customers will no longer be recognized as international HSBC customers in Brazil. This means that you will not have access to HSBC's exclusive services such as emergency encashment and services in branches when travel to Brazil. Additionally, the use of ATMs will be subject to fees and conditions set by the respective financial institutions.

2. Customers with a primary Premier account in HSBC Brazil

Please note that customers with a primary Premier account in HSBC Brazil will continue to enjoy Premier recognition in other countries and be recognized as a Premier customer for a period of 12 months. In order to maintain this status after the grace period, you will need to meet the local Premier qualification criteria in another country to continue to enjoy HSBC Premier services worldwide.

3. Customers with a Premier account in HSBC Brazil:

If you maintain an account in Brazil, all communication will be made by Bradesco and correspondence will be sent to your address as maintained in HSBC Brazil's records.

Please contact your HSBC Premier / HSBC Amanah Premier Relationship Manager if you have any questions regarding these changes.

HSBC Bank Malaysia Berhad

HSBC Amanah Malaysia Berhad