

Bahrain Account Disclosures

Account Disclosures – Bahrain

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 Bahrain Country Conditions and all other Relationship Documents. These disclosures may be updated from time to time, and the latest version will be available at: <https://www.business.hsbc.com.bh/en-gb/bh/generic/download-centre>

1 How to make a complaint

Should you have a complaint about the service you have received, please use one of the following channels to provide us with your feedback. HSBC has a complaint handling process in place, details of which are provided below.

Call us at:

Payment related issue:

- Within HSBC Bahrain 1756 9878
- Outside Bahrain +973 1756 9878 (Option 1)

HSBCnet issues:

- Within HSBC Bahrain 1756 9878
- Outside Bahrain +973 1756 9878 (Option 2)

Corporate credit card issues:

- Within HSBC Bahrain 8000 88010
- Outside Bahrain +973 1756 9878 (Option 3)

Or visit the nearest HSBC Branch or Customer Service Centre. Visit www.hsbc.com.bh.waystobank in order to locate the nearest branch or Customer Service Centre.

Escalation of a complaint:

Corporate Banking:

If you have any complaint or query kindly arrange to contact your relationship Manager

Email or write to us:

If you are not satisfied with the response you have received by lodging your complaint through the channels provided above or if you do not receive a response within the time frame communicated, you may escalate the issue to the Complaints Handling Officer at:

Email: cust.exp.corp.bh@hsbc.com

Letter, please write to: Complaints Handling Officer, PO Box 57, Seef, Manama, Kingdom of Bahrain.

We will contact you within two working days following the receipt of your correspondence.

If you are not satisfied with our response:

If you do not receive a reply from the Bank within 30 days from the Customer Complaints Officer or you are not satisfied with the Bank's final decision, please refer the case to the Central Bank of Bahrain within 30 calendar days from the date of receiving the Bank's letter. You can submit the case through the 'Complaint Form' on the Central Bank of Bahrain's website www.cbb.gov.bh

2 Fees and Charges

The Bank's standard fees and charges are available at: <https://www.business.hsbc.com.bh/en-gb/bh/generic/fees-and-charges-january-2022>

3 Standard Interest Rates

The Bank's standard interest rates are available at: <https://www.business.hsbc.com.bh/en-gb/bh/generic/standard-credit-interest-rates>

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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, in accordance with the applicable laws, rules and regulations of the Kingdom of Bahrain in place from time to time. You are responsible for updating your contact details to ensure that you receive statements from us.

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Privacy Notice

The privacy notice for corporate customers in the Kingdom of Bahrain (as amended from time to time) is available at: <https://www.business.hsbc.com.bh/en-gb/bh/generic/privacy>

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Account Usage policy

The Bank will treat dormant Account(s) and unclaimed balances (as defined in the applicable laws, rules and regulations of the Kingdom of Bahrain in place from time to time) in accordance with the Bank's relevant policies and procedures and in accordance with applicable laws, rules and regulations of the Kingdom of Bahrain in place from time to time, which could include closing an Account within 6 months from the date the Account(s) becomes dormant and its balance becomes zero.

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Insolvency, death or incapacity

7.1

In the event of:

- (a) the death or incapacity of the Customer (where the Customer does not have a separate legal personality from its shareholders); or
- (b) the death or incapacity of any Authorised Person of the Customer; or
- (c) the occurrence of any event or circumstance referred to in the Terms,

upon receipt of evidence to the satisfaction of the Bank, the Bank shall suspend all dealings on all Accounts (other than receiving any sum to be credited to any Account) until a duly appointed heir(s), successor(s), executor(s), administrator(s) or court appointed officer, representative or Authorised Person as the case may be, has been properly and legally empowered to deal with the Account(s). Following this the Bank will release any residual balance held in the Accounts (after settling all pending liabilities on such Account(s)), in accordance with applicable laws.

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Regulatory Disclosure

HSBC Bank Middle East Limited Bahrain Branch, P.O. Box 57, Manama, Kingdom of Bahrain, is licensed and regulated by the Central Bank of Bahrain as a Conventional Retail Bank for the purposes of this promotion and lead regulated by the Dubai Financial Services Authority.