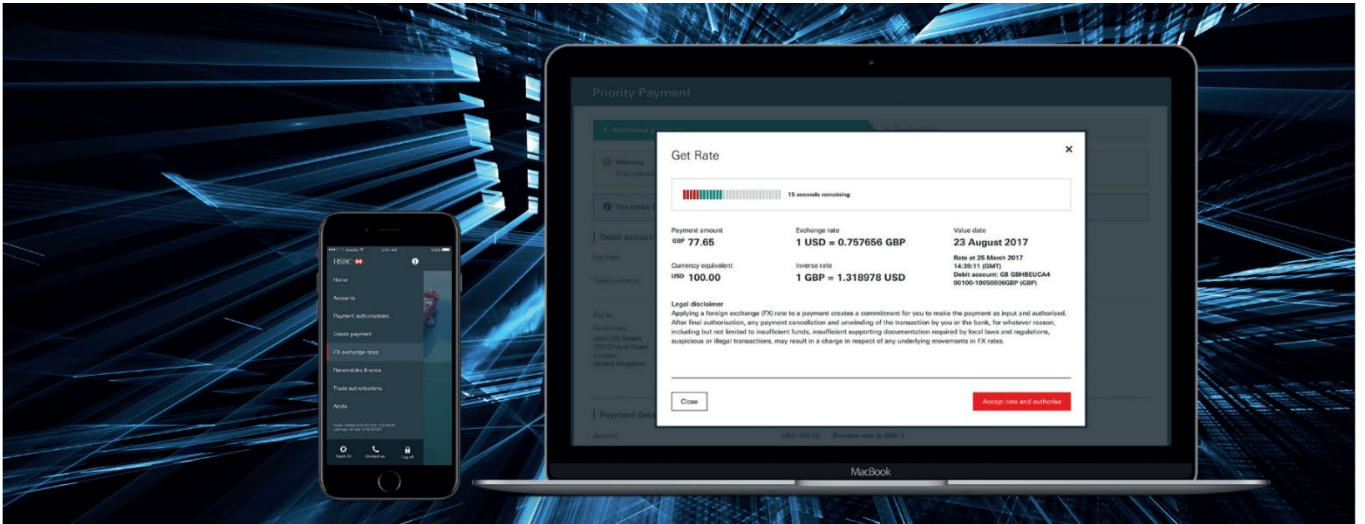


HSBCnet

Get Rate



Save time and gain greater visibility of foreign exchange (FX) rates when making a payment with HSBCnet Get Rate.

View and instantly book FX rates¹ when making foreign currency payments and inter-account transfers from your accounts. Available on both desktop and your mobile device.

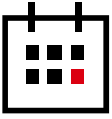
Benefits

- ◆ Get real-time foreign exchange rate information immediately at the time of final payment authorisation
- ◆ Save time with the convenience of combined payment and foreign exchange functionality directly online
- ◆ Improve your reconciliation accuracy with real-time foreign exchange rates that calculate the exact amount of foreign currency to be sent to your beneficiary
- ◆ Get Rate is a value added service offered free of charge to users of HSBCnet when making Priority Payments

Note:

1. Conditions apply

Issued by HSBC Bank Middle East Limited Bahrain Branch, P.O. Box 57, Manama, Kingdom of Bahrain, 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



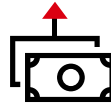
Payment dates – Get Rate can be used for payments made today, tomorrow or the following day. Foreign currency payments scheduled more than three days in the future can be made, but are not supported by Get Rate and the foreign exchange rate will not be displayed.



A real-time foreign exchange rate is displayed online for your approval before it is applied to your payment. You have approximately 20 seconds to accept the rate.



“Live” rates – Get Rate offers you ‘live’ foreign exchange rates. These rates are live and change during the day in accordance with the movements in the wholesale foreign exchange markets.



If you accept the rate, your foreign exchange transaction will be executed and your payment instruction initiated. Note that any subsequent payment cancellation or unwinding of the transaction by you or the Bank for whatever reason may result in a charge/ loss to you or the relevant account holder in respect of any underlying foreign exchange rate movements.



Simple and easy to use – When making foreign currency Priority Payments through HSBCnet, Get Rate shows you the real-time foreign exchange rate, the amount to be paid in foreign currency and the exact amount to be debited from your account.

For further information please contact your HSBC Relationship Manager.

The HSBCnet Mobile app is available for iPhone and Android based smartphones. If you do not have an Apple or Android device, or do not wish to download the Apple or Android app, you can access HSBCnet Mobile via your phone’s web browser.

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