

THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED, INDIA (HSBC) BUSINESS CONTINUITY PLAN

Background

A Business Continuity Plan (BCP) is prepared to enable the Bank to continue its mission critical operations in the event of a significant business disruption. The Bank's business continuity plan is in line with the guidelines issued by regulatory bodies and is subject to regular internal, external and regulatory reviews.

Customers of the Bank will find information on the Bank's commitment to these obligations.

Business Continuity Programme

Effective business continuity measures are critical for a business entity. HSBC is committed to protecting its staff and customers, to help ensure continuity of business in order to protect the Bank's franchise, mitigate risk, safeguard revenues and maintain customer confidence.

To further our commitment in the event of a significant business disruption, as well as meet all regulatory requirements, HSBC infrastructure includes a Business Continuity Planning ('BCP') that is an integral part of the Bank's normal business operations. Business Continuity Planning team manages crisis concerning business relocation and recovery.

HSBC has a well-developed and tested plan for BCP. This plan will help ensure continuity of our critical business processes in the event of a major incident that disrupts our core banking activities.

The major incident scenarios include citywide disruptions along-with area wide disruptions. The Bank adopts a multi-faceted approach while designing its Business Continuity Plans.

A few are as shown here below:

- Business Unit Specific Plans for BCP
- Disaster Recovery Plans for recovery of key I.T systems and
- Emergency Response procedures addressing risk of injury to customers and staff

In case of disasters

In event of a disaster rendering the current site inoperable, a notice will be put up to advise customers of an alternate operational site(s). The Branch Manager, by means of a notice, may also issue further instructions to our valued clients.

Disclaimers

HSBC's BCP programme is developed to address significant disruptions, with an endeavour to resume business and operations to an acceptable level within a reasonable time. Due to the internal and restricted nature of the information contained in the plan, it is not possible to distribute the plan externally.

However, all Recovery Timelines (RTO) have been detailed in the plan and provide guidance to the bank's business units for prioritising recovery activities whenever necessary.

External factors beyond our control, could affect the actual RTOs and the BC Plan is subject to modification without notice.

When a significant disruption occurs:

After a significant disruption or a disaster, if your usual access to funds, transactions or branches is affected, please contact us through our PhoneBanking numbers. PhoneBanking numbers of your nearest location are published on our website and are available from the link given below:

<http://www.hsbc.co.in/1/2/miscellaneous/call-us>

Our India PhoneBanking numbers are also printed on the rear of your Debit/Credit/ATM Cards.

If you are not able to contact us through PhoneBanking, you could visit our website at <http://www.hsbc.co.in> and send us your queries at Info@hsbc.co.in

