

Our Privacy Notice for Personal Banking Customers

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1. Introduction

This Privacy Notice applies to personal information held by members of the HSBC Bank Bermuda Group. It explains what information we collect about you, how we'll use that information, who we'll share it with, the circumstances when we'll share it. Also, what steps we'll take to make sure it stays private and secure. It continues to apply even if your agreement for banking, insurance or other products and services with us ends. It should also be read alongside your banking or insurance terms and conditions, as these include sections relating to the use and disclosure of information.

This Privacy Notice covers any personal products or services you have with us. Including current accounts, savings, loans, credit cards, mortgages, investments, and insurance. Sometimes we may need to provide you with separate or further information about specific products and services. If you also bank with other parts of the HSBC Bank Bermuda Group, for example, HSBC business banking or HSBC in any other countries, they'll provide you with information separately where required.

Some links on our websites lead to other HSBC or non-HSBC websites. These have their own privacy notices, which may be different to this one. You'll need to make sure you're happy with their privacy notices when using those sites.

Wherever we've said 'you' or 'your', this means:

- You.
- Any authorised person on your account.
- Anyone who does your banking or deals with us for you, for example, trustees, executors or attorneys under a Power of Attorney.
- Other related people, for example, authorised signatories, partners, members, and trustees.
- If you're an insurance customer it also means you, named insured parties or beneficiaries under your policy, dependants, claimants and other third parties involved in an insurance policy.

When we say ‘we’, we mean HSBC Bank Bermuda Group companies and the following HSBC Bank Bermuda Group companies who will use your information where you hold a product or service with them: HSBC Bank Bermuda Limited, HSBC Institutional Trust Services (Bermuda) Limited, HSBC Securities Services (Bermuda) Limited, HSBC Global Asset Management (Bermuda) Limited.

The address for the HSBC Bank Bermuda Group companies is **37 Front Street, Hamilton, Bermuda HM12**. If you'd like to get in touch with us, you can also find our contact details in section 11.

2. What information we collect

We'll only collect information about you as allowed by regulations and law. We may collect it from a range of sources, and it may relate to any of our products or services you apply for, currently hold, or have held in the past. We may also collect information about you when you interact with us through our websites or mobile channels, telephone banking or when you visit one of our branches.

Some of it will come directly from you, for example, when you provide identification to open an account. It can also come from your financial advisor, lawyers, broker or other intermediary, other HSBC companies, the insurance company which provides the insurance policies we offer, or other sources you've asked us to get information from. We might also get some from publicly available places.

The information we collect will differ depending on the type of product you hold. The information we collect may include:

Information that you provide to us, such as:

- **Personal details** (for example, your name, previous names, gender, date and place of birth).
- **Contact details** (for example, your postal address, email address, and telephone numbers).

- **Information concerning your identity** (for example, photo identification, Drivers' License, passport information, and nationality).
- **Market research** (for example, information and opinions given when participating in market research).
- **User login and subscription details** (for example, login credentials for phone, online banking and mobile banking apps).
- **Other information that you give us** by filling in forms or by communicating with us, whether face-to-face, by phone, email, online, or in other ways.
- If our relationship is because of an insurance policy, we may also collect:
 - **Information regarding your family** or other people who might be covered by or benefit from your insurance policy, or be financially dependent on you.
 - **Relevant details including details of previous policies and claims history.**
 - **Lifestyle information** (for example, if you smoke and how much alcohol you drink).
 - **Relevant details about your physical or mental health** (for example, if you make a claim, we may ask for medical information).
 - **Details about any criminal convictions or related information.** This includes details of offences or alleged offences.

Information we collect or provide about you, for example:

- **Your financial information and information about your relationship with us.** This includes the products and services you hold. The channels you use, and your ways of interacting with us. Your ability to get and manage credit, your payment history, transactions records, market trades, payments into your account including salary details and information about complaints and disputes.

- **Information we use to identify and authenticate you** (for example, your signature and, where you consent to it, your biometric information such as your fingerprint for fingerprint ID, or additional information that we receive from external sources that we need for compliance purposes).
- **Geographic information** such as which branches or cash machines you use.
- **Information included in customer documentation** (for example, a record of advice that we may have given you).
- **Marketing and sales information** (for example, details of the services you receive and your preferences).
- **Information about your device or the software you use** (for example, its IP address, technical specification and uniquely identifying data).
- **Cookies and similar technologies** we use to recognise you, remember your preferences and tailor the content we provide to you – our cookie policy contains more details about how we use cookies and can be found at www.hsbc.bm/cookie-notice.
- **Risk rating information** (for example, credit risk rating, transactional behaviour and underwriting information).
- **Investigations data** (for example, due diligence checks, sanctions and anti-money laundering checks, external intelligence reports, content and metadata related to relevant exchanges of information between and among individuals and/or organisations, including emails, voicemail and live chat, etc.).
- **Records of correspondence** and other communications between us (for example, email, live chat, instant messages, and social media communications).
- **Information we need to support our regulatory obligations** (for example, information about transaction details. Detection of any suspicious and unusual activity and information about parties connected to you or these activities).

Information we collect from other sources, for example:

- **Information from third party providers**, (for example, that helps us to help prevent or detect fraud or that relates to your social interactions, such as your communications via social media, between individuals, organisations, prospects, and other stakeholders acquired from companies that collect combined information).
- If our information arises out of an insurance policy you have purchased from us, we may also collect information about:
 - Your insurance application
 - Other parties involved in your insurance policy.
 - Publicly available sources.

3. How we'll use your information

We'll only use your information if we have your permission, or we have another legal reason for using it. These reasons include:

- If we need to use the information to enter into or carry out an agreement we have with you and/or where you are a party, or to take steps at your request with a view to entering into an agreement.
- If we need to use the information to comply with a legal obligation, or pursuant to a provision of law that authorises the use of the information.
- If we are required to comply with an order made by a court, individual or body having jurisdiction over us.
- Where (except in relation to sensitive personal information) we consider that you would not reasonably be expected to request that the use of your information should either not begin or should cease and the use of your personal information does not prejudice your rights.
- where we believe it's in the public interest for us to do so (for example, to help prevent or detect crime).
- To collect debts owed to us or to repay money owed by us.

- To protect or defend ourselves in any legal proceedings.
- To contact an individual's next of kin, or in connection with disclosure to a surviving spouse or relative of a deceased individual.
- Where use is necessary to respond to an emergency) that threatens life, health or security of an individual or the public.
- To disclose to a public authority which is authorised or required by statutory provision to collect personal information from us.
- Where information is publicly available to use that information for a purpose that is consistent with the purpose of its public availability.
- For insurance sales purposes.

The reasons we use your information include to:

- Deliver our products and services.
- Carry out your instructions (for example, to fulfil a payment you request or to sell an insurance policy to you).
- Carry out credit checks.
- Manage our relationship with you.
- Support banking operations.
- Prevent or detect crime including fraud and financial crime, for example, financing for terrorism and human trafficking.
- Manage risk, ensure security and business continuity.
- Provide online services such as Online Banking, Mobile Banking, mobile apps, and other online product platforms.
- Market our products and services to you, and to people like you, for example, through traditional and online advertising.
- Improve our products and services, including through analysing how you use them.
- Carry out data analytics to better understand your circumstances and preferences so we can make sure we can provide you with the best advice and offer you a tailored service.
- Protect our legal rights and comply with our legal obligations.

- Correspond with lawyers, surveyors, valuers, other lenders, and third-party intermediaries.
- Carry out system or product development and planning, insurance, audit, and administrative purposes.
- Recover money that you owe us (for example, where you haven't paid for your insurance policy).
- If our relationship is because of an insurance policy, we will also use your information to submit to the insurance company that issues the insurance policy so they can consider your insurance application.

Further details of how we'll use your information can be found in the Appendix in section 13.

Tracking or recording what you say or do

To help keep you and your money safe, we may store details of your interactions with us. We may also record and keep track of conversations you have with us through:

- phone calls
- face-to-face meetings
- letters
- emails
- live chats
- video chats and
- any other kinds of communication.

We may use these to check:

- your instructions to us
- assess, analyse and improve our service
- manage risk or
- prevent and detect fraud and other crimes.

We may also capture additional information about these interactions, for example, telephone numbers that you call us from and information about the devices or software that you use. We use closed circuit television (CCTV) in and around our offices and branches and these may collect photos or videos of you or record your voice.

Our websites, apps, and other digital products may also track and record your interactions with them to help:

- keep you safe
- us provide or improve services and features
- keep our services secure
- make your visit more personal or
- support our marketing.

Some tracking is optional. For more details, please refer to our relevant website, app or other digital privacy notices and cookies notices.

Compliance with laws and regulatory compliance obligations

We'll use your information to meet our compliance obligations. We'll also use it to comply with other laws and regulations. We'll share your information with regulators and other authorities having jurisdiction over the HSBC Bank Bermuda Group companies. This may include using it to help detect or prevent crime (including terrorism financing, money laundering and other financial crimes). We'll only do this if it's needed to comply with a legal requirement, to act in the public interest to prevent or detect unlawful acts or to carry out an agreement we have with you or an agreement to which you are a party.

Marketing

We may use your information to provide you with details about our products and services, and also products and services from other third parties (e.g. insurance products issued by a third-party insurance company). We may send you marketing messages by post, email, telephone, text, secure messages, Mobile app, or through social media. You can notify us at any

time that you would like to stop receiving them. To make that change, contact us in the usual way.

If you ask us not to send you marketing, it may take us a short period of time to update our systems and records to reflect your request, during which time you may continue to receive marketing messages.

Even if you tell us not to send you marketing messages, we'll continue to use your contact details to send you important information. Such as changes to your terms and conditions or if we need to tell you something to comply with our regulatory obligations.

Market Research

We may use your information for market research and to identify trends. Market research agencies acting on our behalf may get in touch with you to invite you to take part in research. Any responses you provide will be reported back to us anonymously unless you give us permission for your details to be shared. If you do not wish to be contacted for market research purposes, let us know by using the details set out in the 'More details about your information' section.

Social Media

We may use social media and may collect data from publicly available social media sources (such as Meta, LinkedIn, and X) to improve our understanding of your needs and interests and tailor our marketing messages to be relevant and interesting to you. This data may include information you have chosen to make public, such as:

- Posts, comments, and reactions on social media platforms.
- Publicly available profile information (depending on your privacy settings).
- Information about your interests and activities gleaned from your social media engagement (in accordance with platform terms).

When we use Meta products (such as Facebook, Facebook Messenger and Instagram), Meta asks us to share certain information with you about how your data is used and managed. Please see this information below.

Meta Products

When you use any HSBC Page on any of the Meta products such as Facebook and Instagram, Meta Platforms Ireland Limited (previously known as Facebook Ireland Limited), or its affiliates and HSBC collect information about you. This includes:

- What you click on: if you start a messenger conversation.
- What you view: when you hover over a link or have an event page on screen.
- What you say: like comments or reactions.
- Your actions: like sharing or recommending.
- Your location: country or region. This is not your precise location unless you have provided this in your user profile and you are logged in.
- Your device and internet connection.
- Your Meta profile details and user ID.

HSBC has access to this information to use for reporting, insights and marketing purposes and so does Meta Platforms Ireland or its affiliates.

This helps HSBC improve our offering on Facebook and create better marketing. HSBC may also see this information if HSBC has communicated with you on Facebook. HSBC does this because it helps us know who we're speaking to.

If you've allowed us to use cookies that support our marketing, HSBC, Meta Platforms Ireland or its affiliates can collect this information when you use HSBC's site too. To learn more, visit our Cookies Notice at www.hsbc.bm/cookie-notice.

You can contact Meta Platforms Ireland about how they use your personal data. This includes exercising your legal rights in respect of the data Facebook collects and retains itself.

Further details of how Meta Platforms Ireland or its affiliates processes your personal information, the legal basis it relies on, your rights and their contact details can be found at: facebook.com/about/privacy.

4. Who we might share your information with

We may share your information with others where lawful to do so for purposes including where we or they:

- Need to in order to provide products or services you've asked for.
- Need to in order to provide you with or sell you an insurance policy.
- Have a public or legal duty to do so, (for example, to help with detecting and preventing fraud, tax evasion and financial crime).
- Need to for any regulatory reporting, litigation or asserting or defending legal rights.
- Wish to send marketing to you or others.
- Have a need to for example, to manage risk, confirm your identity, enable another company to provide you with services you've asked for, or check your suitability for products and services.
- Need to collect a debt owed to us or repay a debt owed to you.
- Where (except in relation to sensitive personal information) we consider that you would not request that we either should not use your information or cease using your personal information and our use does not prejudice your rights.
- Have asked you for your permission to share it, and you've agreed.
- Need to do so for any of the purposes in the Appendix to this document.

Who we may share your information with for the above purposes includes:

- Other HSBC Group companies and any sub-contractors, agents or service providers who work for us or provide services to us or other HSBC Group companies (including their employees, sub-contractors, service providers, directors, and officers).
- Any joint account holders, trustees, beneficiaries, or executors.
- People who give guarantees or other security for any amounts you owe us.

- People you make payments to and receive payments from.
- Your beneficiaries, intermediaries, correspondent, and agent banks, clearing houses, clearing or settlement systems, market counterparties and any companies you hold securities in through us, for example, stocks.
- Other financial institutions, lenders, and holders of security over any property you charge to us, tax authorities, credit agencies, and debt recovery agents.
- Any fund managers who provide asset management services to you and any brokers who introduce you to us or deal with us for you.
- Any entity that has an interest in the products or services that we provide to you, including if they take on the risk related to them.
- Law enforcement, government, courts, dispute resolution bodies, our regulators, auditors, and any party appointed or asked for by our regulators to carry out investigations or audits of our activities.
- Other parties involved in any disputes, including disputed transactions.
- Third party service providers who will also use it to detect and prevent fraud and other financial crime.
- Anyone who provides instructions or operates any of your accounts on your behalf, for example, Power of Attorney, lawyers, intermediaries, etc.
- Anybody else that we've been asked to share your information with by either you, a joint account holder or anybody else who provides instructions or operates any of your accounts on your behalf.
- Our card processing suppliers to carry out credit, fraud, and risk checks, process your payments, issue and manage your card.
- If our relationship is because of an insurance policy, we'll also share your information with other parties involved in providing your insurance policy, for example, the insurer who provides your policy.

Online advertising

When we advertise our products and services on the internet, we may share your information with our advertising partners. For example, when we use social media for marketing purposes, your information may be shared with the

social media platforms so that they can check if you hold an account with them. If you do, we may ask the social media partner or social media network:

- To use your information to send our adverts to you, for example, because we think that you might be interested in a new service that we offer.
- To exclude you from receiving our adverts, for example, because the advert is for a service that you already use.
- To advertise to people who have a similar profile to you, for example, if we discover that one of our services is particularly useful to people with similar interests to the ones on your social media profile, we may ask our advertising partner or the social media network to send our adverts for that service to people who share your interests.

You can contact us if you don't wish us to share your personal data for online advertising. For more information, see 'Your rights' below.

Social media platforms also allow you to indicate your preferences to them about the advertising you receive on their platforms. Please contact your social media platforms for more information.

Sharing aggregated or anonymised information

We may share aggregated or anonymised information within and outside of the HSBC Group with partners such as advertisers. You won't be able to be identified from this information.

5. How long we'll keep your information

We keep your information in line with our data retention policy. For example, we'll normally keep your main banking information for a period of seven years from when our relationship with you ends. This allows us to comply with legal and regulatory requirements or use it where we need to provide you products and services we have agreed to provide, managing your account and dealing with any disputes or concerns that may arise.

We may need to keep your information for longer where we need the information to comply with regulatory or legal requirements, help detect or prevent fraud and financial crime, answer requests from regulators, etc.

If we don't need to keep information for this length of time, we may destroy, delete or anonymise it sooner.

Where you receive products and services from third parties (for example insurance) those third parties may keep your information in line with additional terms and conditions that apply to their products and services.

6. Transferring your information overseas

Your information may be transferred to and stored in locations outside Bermuda, including countries that may not have the same level of protection for personal information. When we do this, we'll ensure it has an appropriate level of protection and that the transfer is in line with applicable legal requirements. We may need to transfer your information in this way to carry out our contract with you, to fulfil a legal obligation and/or to protect the public interest. In some countries the law might mean we have to share certain information, for example, with tax authorities. Even in these cases, we'll only share your information with people who have the right to see it.

7. Your rights

You have a number of rights in relation to the information that we hold about you including:

- The right to access information we hold about you and to get information about what we do with it.
- In some circumstances, the right to withdraw your permission to our processing of your information, that you can do at any time. We may continue to use your information if we have a legal obligation.

- The right to ask that we rectify your information if it's inaccurate or incomplete.
- In some circumstances, the right to ask that we delete your information. We may continue to keep your information if we're entitled or required to retain it.
- The right to object to our use of your information in some circumstances. Again, there may be situations where you object to our use of your information, but we're entitled to continue and/or to refuse that request.

You can exercise your rights by contacting us using the details set out in the 'How to contact us' section. You also have a right to complain about privacy related concerns to the Bermuda Privacy Commissioner's Office by visiting www.privacy.bm.

8. Credit Checks, Fraud and Money Laundering

Credit Checks

If you apply for new products or services (including credit like a mortgage, personal loan, or credit card), we may carry out credit checks on you with credit agencies and/or any bank with whom you have disclosed to us you have a banking relationship. When you use our banking services, we may also make periodic searches with credit agencies to manage your account with us.

We may use this information to:

- Assess if we can offer you credit and whether you can afford the product you applied for.
- Verify the accuracy of the data you've given us.
- Prevent criminal activity, fraud, and money laundering.
- Manage your account(s).
- Ensure any offers provided to you are appropriate to your circumstances.

We may provide information about you to a bank with whom you have a banking relationship where you have instructed us to share your information.

If you apply for a bank account or other credit (such as where you apply for a mortgage, loan or credit card) we may obtain details of your credit history from a credit agency or (with your consent) a bank with whom you have a banking relationship and use this information to work out how much you can afford to borrow or pay back. We may use your information to confirm the accuracy of the information you've provided to us, prevent criminal activity, fraud and money laundering, manage your accounts, and ensure any offers provided to you are appropriate to your circumstances.

If you're making a joint application or tell us that you have a spouse or financial associate, we'll link your records together. You should discuss this with them and share this information with them before submitting the application. We have set out below a list of the credit agencies used:

Credit agencies:

Bermuda Credit Association

Fraud Prevention

We'll carry out checks with third party service providers for the purposes of preventing fraud and money laundering, before we provide products and services to you and on an ongoing basis. These checks require us to use personal information about you.

The personal information you provide or which we've collected from you, or received from third parties, will be used to carry out these checks in order to prevent fraud and money laundering.

We'll use personal information such as

- your name
- address
- date of birth
- contact details
- financial information

- employment details and
- device identifiers, for example, IP address.

We may also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime.

We use your personal data on the basis that we have a legal obligation and it is in the public interest in preventing fraud and money laundering. This enables us to protect our business and to comply with laws that apply to us.

These third party service providers can hold your personal data for different periods of time.

Consequences of Use

If we have reason to believe there's a fraud or money laundering risk, we may refuse to provide the services and credit you've requested. We may also stop providing existing products and services to you. We may also use your information to enhance fraud detection models. We have set out below a list of the third parties service providers used to assist our Fraud Prevention activities.

First Data Resources LLC

www.fiserv.com/en/about-fiserv/privacy-notice.html

Broadcom Inc.

www.broadcom.com/company/legal/privacy

9. What we need from you

You're responsible for making sure the information you give us is accurate and up to date, and you must tell us if anything changes as soon as possible. If you give information for another person (for example, a joint account holder, a beneficiary under an insurance policy or a dependent), you'll need

to tell them how to find this notice and make sure they agree to us using their information as described in it.

10. How we keep your information secure

We use a range of measures to keep your information safe and secure, which may include encryption and other forms of security. We require our staff and any third parties who carry out any work for us to comply with appropriate compliance standards including obligations to protect any information and apply appropriate measures for the use and transfer of information.

11. More details about your information – how to contact us

You can contact our Privacy Officer (PO) by writing to:

Attention: The Privacy Officer
Middle Office
37 Front Street, Hamilton HM11

You can exercise your rights, by writing to:

Attention of Rights of Individuals Fulfilment (ROIF)
Middle Office
37 Front Street, Hamilton HM11

Alternatively, you can contact us via telephone banking or in branch.

12. Changes to our Privacy Notice

This Privacy Notice may be updated from time to time and the most recent version can be found at www.hsbc.bm/privacy-notice

This notice was last updated on **1 January 2025**.

13. Appendix – How we process your information

We'll use your information for purposes including:

- **To deliver our products and services (including insurance):** administer your accounts, process your transactions or sell insurance. We'll do this to perform our contract with you.
- **Banking operations support:** we'll use your information to allow the provision and function of our banking services in line with regulation, laws and customer rights and interests, for example, complaints management and exit management. The lawful reasons for processing these are to comply with our legal obligations and to perform our contract with you.
- **To prevent and detect crime including, for example, fraud, terrorist financing and money laundering:** this will include monitoring, mitigation and risk management, carrying out customer due diligence, name screening, transaction screening and customer risk identification. We do this to comply with our legal obligations and because it is in the public interest. We may share your information with relevant agencies, law enforcement and other third parties where the law allows us to for the purpose of preventing or detecting crime. Also, we and other financial institutions may take steps to help prevent financial crime and manage risk. We'll do this because we have a legal obligation to prevent or detect crime or it's in the public interest. We may be required to use your information to do this, even if you've asked us to stop using your information. That could include (among other things):
 - Screening, intercepting and investigating any payments, instructions or communications you send or receive (including drawdown requests and application forms).
 - Investigating who you're paying or who's paying you, for example, checks on payments into and out of your account and other parties related to those payments.

- Passing information to relevant agencies if we think you've given us false or inaccurate information, or we suspect criminal activity.
 - Combining the information, we have about you with information from other HSBC companies to help us better understand any potential risk.
 - Checking whether the people or organisations you're paying or receiving payments from are who they say they are and aren't subject to any sanctions.
- **Risk management:** we'll use your information to measure, detect and prevent the likelihood of financial, reputational, legal, compliance or customer risk. This includes credit risk, traded risk and operational risk. We'll do this to enable us to comply with our legal obligations and because it is in the public interest in ensuring that we carry out a proper risk assessment before providing credit or other finance.
 - **Online Banking, Mobile Banking, and other mobile or online services:** we'll use your information to allow us to provide you with access to HSBC online platforms and mobile apps (for example, the HSBC Bermuda Mobile Banking App. This includes information you provide to us, directly or indirectly when using HSBC Bermuda mobile apps, Online Banking or applying for products and services online. The lawful basis for using your information for this purpose is to perform our contract with you.
 - **Product and service improvement:** we'll analyse your information to identify possible service and product improvements. We'll use your information to understand how you use these products, which may include your transactional information from other financial institutions to help improve our products and services. The lawful basis for processing your information for this purpose is (except in relation to sensitive personal information) we consider that you would not reasonably be expected to request that the use of your information should either not begin or should cease and the use of your personal information does not prejudice your rights. We do this to improve our products and services to best meet the needs of our customers.

- **Data analytics:** we'll analyse your information to identify opportunities to promote products and services to existing or prospective customers and to understand how our products and services are used. For example, this may include reviewing historical customer transactional behaviour, comparison of customer activity or it may include an analysis of your transactional information or financial institutions. We do this to help us provide you with products and services we think will be of most relevance to you. The lawful basis for using your information in this way is (except in relation to sensitive personal information) we consider that you would not reasonably be expected to request that the use of your information should either not begin or should cease and the use of your personal information does not prejudice your rights.
- **Marketing:** we'll use your information to provide you with information about HSBC products and services, and also products and services from our partners and other relevant third parties. The lawful basis for this (except in relation to sensitive personal information) we consider that you would not reasonably be expected to request that the use of your information should either not begin or should cease and the use of your personal information does not prejudice your rights. We may need your consent to communicate by certain channels and we'll always make sure we get this where we need to. You can choose to stop receiving them at any time. To make that change, contact us using the details set out in the 'More details about your information' section.
- **Protecting our legal rights:** we may need to use your information to protect our legal rights, for example, in the case of defending or the protection of legal rights and interests (for example, collecting money owed, enforcing or protecting our security or defending rights of intellectual property); court action; managing complaints or disputes; in the event of a restructuring of companies or other mergers or acquisition. This may be in connection with action taken against you or other persons, for example, joint borrowers or persons who give a guarantee or other security for your obligations to us. The lawful basis for using your information in this way is to protect or defend ourselves in any legal proceedings.

hsbc.bm

HSBC Bank Bermuda Limited
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HM 11, Bermuda

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