Website privacy notice

Hello. Nice to see you here.

When you browse the web, you leave a digital footprint. It's information about your device and the way you use it online.

We just want to let you know that we'll collect this information about you. Most websites do this.

We use this information to deliver the website to you. We also use it for other things, which we think help you and us.

We've put this notice together to explain this. Don't worry. It takes a little over 7 minutes to read.

By the way, when we say 'we' this means the HSBC group of companies and our trusted partners who provide services to us.

These include our:

- technology providers
- cybersecurity companies
- social media partners
- advertising partners

Our Privacy Notices

This is our website privacy notice.

We have other notices. Some of these may apply to you as well. It depends on how you choose to interact with us.

- **public website privacy notice** (you are here): This notice covers parts of this website where you don't need a password (like this page). You can read the Website Terms and Conditions at www.hsbc.bm
- full privacy notice: Our full privacy notice contains more information to read alongside
 this notice. It will tell you more details, such as the full company names of relevant HSBC
 companies. It also tells you how HSBC uses your personal information in general. You
 can read that from the Privacy Notice for Personal Banking Customers at www.hsbc.bm.
- cookie notice: This notice covers how we collect information from your web browser or mobile device.
- other notices: Some of our apps or parts of our websites have their own privacy notices.
 For example, our mobile apps have privacy notices. So does our <u>careers section</u> of our website.

You can usually find our notices in the footer of the webpage. If you're using an app, it will usually be in the menu. Our full privacy notice is our main one and can be found at www.hsbc.bm

Personal information collected by this website

We collect information when you use our website. We also do this when you visit one of our social media sites.

When you view our website, we can see:

- what you click
- what you view
- how long you spend on pages
- your device & internet connection details such as: type of device you're using, IP address
 and details about your internet connection, technical details such as your screen size
 and the software you're using, such as your web browser
- your country or region (not exactly where you are unless we ask permission)

If you follow a link to this website, we know the last site you visited. You may have reached this website by following a link from an e-mail. When you open an email from us, we may be able to tell:

- that you've opened it
- what links in the email you click on

When you fill in a form and submit it on our website, we can see what you type once submitted.

If you send us a message, we may collect information you tell us. Some of this data is collected by:

- Our partners: These may be website hosts or social media sites.
- Cyber-security filtering technology: This keeps our website safe from fraud and crime.
- Cookies and similar technology: These are set on your device by us and our trusted partners.

We don't often know exactly who you are from this data. But sometimes we may connect this data with other information we hold about you.

It might be possible to connect your browsing data to personal data held by third parties.

We use your data when (except in relation to sensitive personal information) we reasonably do not expect you 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 right.

How we use this personal information

To deliver the website

We use your information to operate the website and monitor how well it is working. Most websites do this.

To improve our business

We use your information to:

- · understand how you use our services
- view trends in product offerings
- · develop well targeted offers and products
- find offers and products that may be of interest to you
- · make our services better for you
- learn how useful our marketing is and make it better

Security & protection

We use your information to help protect you and ourselves against fraud or crime. For example, our service providers look at all use of our website to help block malicious activity. This helps keep you and us safe.

One of our security providers is Google ReCaptcha. Google asks us to tell you that this is subject to the <u>Google Privacy Policy</u> and <u>Terms of Use</u>.

Online advertising

When we advertise online, we may share your information with our advertising partners. We may ask our advertising partner to use that information to:choose which adverts to send to you

- send our adverts to you
- advertise to people who have a similar profile to you or share your interests
- understand how useful our marketing is and make it better

Social Media

HSBC uses social media to:

- help connect with you
- share information about our products and services sometimes these involve using your data

Social media platforms may let you choose what advertising you receive. You should contact them for more information

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
- To learn more, please visit our Cookies Notice at www.hsbc.bm/cookie-notice.

You can contact Meta Platforms Ireland or its affiliates 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.

Your rights

We think carefully about how we use your information. We always aim to use it in a way that's fair to you. You might prefer us not to use it for some purposes.

You have a legal right to:

- ✓ ask us to provide you with copies of your personal information, make corrections
 or sometimes ask us to delete it
- ✓ object to our use of your information in some circumstances.
- ✓ complain to the Bermuda Privacy Commissioner by visiting <u>www.privacy.bm</u>.

We may not always be able to stop using your information, such as if we're using it to help protect you or others.

Other important information

We have three more things to tell you.

- **transfers**: We transfer your information outside of Bermuda and outside of the European Economic Area. If this happens your information may not have the same level of protection
- **security**: We'll use a range of measures to keep your information safe and secure, such as encryption
- **storage**: We keep your information in line with our data retention policy. We do this to comply with legal and regulatory requirements

Our full privacy notice the Privacy Notice for Personal Banking Customers contains more information about these topics.

Contact us

We're always happy to hear from you. You can contact our Privacy Officer at:

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

This privacy notice may be updated from time to time, and you'll always be able to find the most recent version on this site.

Last updated: January 2025

Thank you for reading this privacy notice.

Happy browsing.