HSBC Continental Europe, Luxembourg – Instant Messaging and other Communication Channels - Disclaimer

This service has been provided to you by HSBC Continental Europe, Luxembourg ("HSBC"), and may contain confidential information protected by Luxembourg professional secrecy (art. 41 of the Luxembourg law on Financial Sector of the 5 April 1993 (the "Luxembourg Banking Act")) and data protection laws (the "Luxembourg Confidentiality Laws"). Conversations on third-party communication channels may contain confidential information protected by Luxembourg Confidentiality Laws. They may be recorded or monitored by HSBC and may be disclosed by HSBC to its affiliates and/or third parties for purposes arising out of or connected with the provision of this service, pursuant to any law or regulation or to any court or arbitral tribunal, any governmental, regulatory or taxing authority or any stock exchange or in connection with any legal (including any arbitral) proceedings anywhere in the world. You understand and accept by using the third-party communication channels that we will communicate client identifying information protected by the Luxembourg Confidentiality Laws that may potentially allow for the identification of the client relationship between you and/or the company you represent and HSBC by other entities which may or may not be part of the HSBC Group, including service providers which rely on cloud technology. This communication of personal data is made to the extent it is necessary, desirable or incidental to the use of these third-party communication channels. For this purpose and by using the third-party communication channels, you and on behalf of the company you represent expressly waive, to the extent necessary, and release the HSBC and its representatives from, any obligations of confidentiality under Luxembourg or any other applicable law(s) which might otherwise preclude the disclosure of such information (including, but not limited to, the Luxembourg Confidentiality Laws set forth in Article 41 of the Luxembourg Banking Act). If and to the extent that the Client uses these third-party communication channels, you understand and expressly accept that, client identifying information, which may potentially allow for the identification of you and/or the company you represent may be transferred to, or rendered accessible in, jurisdictions which have not been recognized as offering an adequate level of data protection from a Luxembourg data protection perspective. Any such data transferred outside of Luxembourg will be subject to local data protection and confidentiality laws and regulations and may therefore be subject to disclosure in accordance with the applicable foreign laws and regulations, which may, in particular, require or permit the disclosure of such data to foreign courts or authorities. It is intended for professional clients and eligible counterparties only, not for "retail clients". Reproduction of this information, in whole or in part, or any disclosure of its contents, without the prior written consent of HSBC, is prohibited. HSBC does not accept any responsibility for any loss or damage you may suffer in connection with your use of this information. Any statements made reflect the individual opinions or judgment of the author and do not necessarily reflect the opinions of HSBC. Nothing in this information shall constitute or be construed as investment advice or recommendations by HSBC of an investment or other strategy. HSBC's communications with you under this service do not create any form of financier, underwriter or client relationship. Unless otherwise stated, any pricing information given is indicative only, is subject to change without notice and does not constitute an offer, commitment or invitation to buy/ sell securities, derivatives, loans or any other financial products or services. This information is believed to be reliable, but we do not guarantee its accuracy or completeness. You should determine on your own whether you agree with the content. HSBC or its affiliates may hold positions or act as market-maker in any financial products or instruments mentioned. Conversations on this service may be recorded or monitored by HSBC and may be disclosed by HSBC to its affiliates and/or third parties for purposes arising out of or connected with the provision of this service, pursuant to any law or regulation or to any court or arbitration tribunal, any governmental, regulatory or taxing authority or any stock exchange or in connection with any legal (including any arbitration) proceedings anywhere in the world. Unless separately agreed and documented, no information or communication that we receive on third-party communications channels shall preclude, prevent or otherwise restrict the ability of HSBC Holdings plc group from representing or providing products or services (including financing and other investment banking products or services) to other clients of any legal entity or division within the HSBC Holdings Plc group.