

Account Disclosures - Kuwait

The following are the disclosures which supplement the applicable Relationship Documents entered into between the Bank and the Customer. This is a Supporting Document and should be read together with the Kuwait Country Conditions and all other Relationship Documents. These disclosures may be updated from time to time, and the latest version will be available at: <https://www.business.hsbc.com.kw/en-gb/kw/generic/download-centre>.

1 How to make a complaint

- 1.1 Upon notice from the Customer that the Bank has not delivered the standard of service the Customer expects or that the Customer believes there is an error in relation to any Account, the Bank will investigate the matters raised in such notice from the Customer and, where appropriate, take steps necessary to resolve such issues and prevent their recurrence.
- 1.2 Any notice referred to in the clause above shall be directed to the Bank's relationship manager in the first instance. If the Customer remains dissatisfied following the response received, the Customer can send a complaint to the Bank via the complaints and feedback section of the Bank's website available at: <https://www.business.hsbc.com.kw/en-gb/kw/generic/contact-us>.
- 1.3 In accordance with Central Bank of Kuwait requirements, if you are unsatisfied with the resolution of your complaint after due inquiry by the Bank in accordance with the procedures set forth above, you may file a complaint with the Customer Protection Unit of the Central Bank of Kuwait.

2 Fees and Charges

The Bank's standard fees and charges are available at: <https://www.business.hsbc.com.kw/en-gb>.

3 Standard Interest Rates

The Bank's standard interest rates are available at: <https://www.business.hsbc.com.kw/en-gb/kw/generic/standard-credit-interest-rates>.

4 Statements

The Bank will provide statements showing the payments into and from each Account through electronic channels, or to the address we have on our records for you. You are responsible for updating your contact details to ensure that you receive statements from us.

5 Insufficient Funds to Cover a Cheque

In the event that a cheque is not processed due to insufficient funds in an Account (a "Bounced Cheque") and where a Bounced Cheque occurs more than three (3) times during a single calendar year, then in addition to criminal penalties, including imprisonment, which may be imposed under Law No. 16 of 1960 promulgating the Penal Code of the State of Kuwait the Bank, may in its sole discretion, close the Customer's Account and identify Customer, to the Central Bank of Kuwait, as a person whose accounts have been closed due to a Bounced Cheque.

6 Regulatory Disclosure

HSBC Bank Middle East Limited (Kuwait Branch), P.O. Box 1683 Safat 13017, is regulated by the Central Bank of Kuwait, the Capital Markets Authority for licensed securities activities and lead regulated by the Dubai Financial Services Authority.