

## **Addendum dated 01 October 2018 to the Wealth Management Terms of Business (version 6) - January 2018**

The following changes are being made to version 6 January 2018 of the Wealth Management Terms of Business.

### **Investment services**

The first two bullet points of the Investment Services section have been replaced by the following:

- Life Assurance products offered by HSBC Life Assurance (Malta) Limited which is a *wholly-owned* subsidiary of HSBC Bank Malta p.l.c.
- Linked long-term contracts of insurance offered by HSBC Life Assurance (Malta) Limited which is a *wholly-owned* subsidiary of HSBC Bank Malta p.l.c.

### **7. Fees and commission**

Paragraph 7.2 has been replaced by the following:

We may pay and / or receive fees, commissions and / or non-monetary benefits to and from a company in the HSBC Group or other third party, where permitted by the MFSA rules, for investments / insurance products made.

Examples of non-monetary benefits include: participation in conferences, seminars and other training events on the benefits and features of a specific financial instrument or an investment service, information or documentation relating to a financial instrument or an investment service, hospitality of a reasonable de minimis value, such as food and drink during a business meeting or a conference, seminar or other training events.

In respect of commissions and fees for investments, we will provide you also with a separate disclosure of the essential arrangements relating to such fees / commissions.

In relation to insurance products, any fees and / or commissions we receive, will be incorporated in the premium paid to the policy account and no separate disclosure will be provided.

### **11. Personal data**

Section 11 has been replaced by the following:

#### **11. Privacy Notice & Sharing of Information**

The Bank has already provided you with our Privacy Notice for Retail Business which applies to personal information held by HSBC Bank Malta p.l.c. and HSBC Life Assurance (Malta) Ltd as data controllers. 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 and what steps we'll

take to make sure it stays private and secure. It continues to apply even if your agreement for banking, insurance, investment or other products and services with us ends. It should also be read alongside your banking and/or other product terms and conditions, as these may also include sections relating to the use and disclosure of information.

For the purpose of HSBC being able to satisfy its obligations under the Banking Act of 1994 and the Professional Secrecy Act of 1994, you hereby give your express consent to us sharing your information with other members of the HSBC group (HSBC Holdings plc, and or any of its affiliates, subsidiaries, associated entities, and any of their branches or offices) and any other third parties. The way we share and process your information is explained in our Privacy Notice.

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## **Addendum datat 01 ta' Ottubru 2018 ghat-Termini tan-Negozju tal-Wealth Management (verżjoni 6) – Jannar 2018**

Se jsiru dawn il-bidliet fil-verżjoni 6 Jannar 2018 ghat-Termini tan-Negozju tal-*Wealth Management*.

### **Servizzi ta' investiment**

L-ewwel żewġ punti tas-sezzjoni Servizzi ta' Investiment inbidlu u minflokhom iridu jiġu dawn:

- Prodotti ta' assigurazzjoni fuq il-ħajja offruti minn HSBC Life Assurance (Malta) Limited li hija sussidjarja **proprietà shiha** ta' HSBC Bank Malta p.l.c.
- Kuntratti ta' assigurazzjoni *linked* fit-tul offruti minn HSBC Life Assurance (Malta) Limited li hija sussidjarja **proprietà shiha** ta' HSBC Bank Malta p.l.c.

### **7. Drittijiet u kummissjoni**

Paragrafu 7.2 inbidel u jrid jiġi hekk:

Aħna nistgħu nħallsu u/jew nirċievu drittijiet, kummissjonijiet u/jew benefiċċji oħra non-monetarji lil, jew mingħand xi kumpanija fil-Grupp HSBC jew parti terza oħra, fejn dan huwa permess mill-MFSA, għal investimenti/prodotti ta' assigurazzjoni magħmula.

Eżempji ta' benefiċċji non-monetarji jinkludu: parteċipazzjoni f'konferenzi, seminars u avvenimenti oħra ta' taħriġ fuq il-benefiċċji u l-karatteristiċi ta' strument finanzjarju partikulari jew ta' servizz finanzjarju, informazzjoni jew dokumentazzjoni relatata ma' strument finanzjarju jew servizz ta' investiment, għotja ta' valur de minimis, bħal ikel u xorb waqt *business meeting* jew konferenza, seminar jew avvenimenti ta' taħriġ oħrajn.

Fir-rigward ta' kummissjonijiet u drittijiet għall-investimenti aħna nagħtuk ukoll informazzjoni separata għal arrangamenti essenzjali relatati ma' dawn id-drittijiet/kummissjonijiet.

B'rabta ma' prodotti ta' assigurazzjoni, id-drittijiet u/jew kummissjonijiet li nirċievu jkunu inkorporati fil-primjum imħallas fil-kont tal-polza u ma tingħatax informazzjoni separata fuq dawn.

## **11. Data personali**

Sezzjoni 11 inbidlet u jrid jigi hekk:

### **11. Avviż ta' Privatezza & Qsim tal-Infommazzjoni**

Il-Bank diġà tak l-Avviż tal-Privatezza għar-*Retail Business* tagħna li japplika għal informazzjoni personali miżmuma minn HSBC Bank Malta p.l.c. u HSBC Life Assurance (Malta) Ltd bħala kontrolluri tad-data. Dan jispjega x'informazzjoni niġbru dwarek, kif se nużaw dik l-informazzjoni, ma' min se naqsmuha, iċ-ċirkostanzi li fihom naqsmuha u x'passi se nieħdu biex niżguraw li tibqa' privata u sigura. Dan jibqa' japplika anke jekk jintemm il-ftehim tiegħek għal prodotti u servizzi tal-bank, ta' assigurazzjoni, ta' investiment, jew oħrajn. Dan għandu jinqara flimkien mat-termini u kundizzjonijiet tal-prodotti tal-bank u/jew prodotti oħrajn, minħabba li dawn jistgħu jinkludu wkoll sezzjonijiet relatati mal-użu u l-iżvelar tal-informazzjoni.

Biex l-HSBC ikun jista' jaqdi l-obbligi tiegħu skont l-Att Bankarju tal-1994 u l-Att dwar is-Segretezza Professionali tal-1994, inti hawnhekk tagħtina l-kunsens tiegħek biex naqsmu l-informazzjoni dwarek ma' membri oħrajn tal-grupp HSBC (HSBC Holdings plc, u/jew affiljati tagħha, sussidjarji, entitajiet assoċjati magħha, u kwalunkwe fergħa jew ufficċju tagħha) u ma' partijiet terzi oħrajn. Il-mod kif naqsmu u nipproċessaw l-informazzjoni dwarek huwa spjegat fl-Avviż tal-Privatezza tagħna.

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## Receipt/ Irċevuta

I confirm receipt and give my consent to the:

- i) HSBC Terms of Business (version 6) January 2018 which includes HSBC's "Best Execution Policy Disclosure Statement" and "HSBC Policy on Conflicts of Interest"
- ii) Addendum dated 01 October 2018

Nikkonferma li rċevejt u nagħti l-kunsens tiegħi:

- i) Għat-Termini tan-Negozju tal-HSBC (verzjoni 6) Jannar 2018 li jinkludu fihom id-Dikjarazzjoni dwar il-Politika tal-Ahjar Eżekuzzjoni u l-Politika tal-HSBC dwar Kunflitti ta' Interess
- ii) Għall-Addendum datat 01 ta' Ottubru 2018

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Isem tal-klijent b'ittri kapitali / Client's name in block letters

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Firma tal-klijent / Signature of client

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Data / Date

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Isem tal-klijent b'ittri kapitali / Client's name in block letters

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Firma tal-klijent / Signature of client

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Data / Date

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Isem tal-Uffiċjal tal-Wealth Management /  
Name of Wealth Management Official

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Data / Date

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Firma tal-Uffiċjal tal-Wealth Management /  
Signature of Wealth Management Official

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Data / Date