

The Hongkong and Shanghai Banking Corporation Limited

SUPPLEMENTAL TERMS AND CONDITIONS FOR CURRENCY-LINKED STRUCTURED INVESTMENT DEPOSITS

1. General

These Supplemental Terms and Conditions supplement the SID Terms and Conditions and apply specifically to SID Deposits that are linked to currencies.

2. Risk disclosure applicable to currency-linked SID Deposits

The Return or Redemption Amount in relation to a currency-linked SID Deposit will depend on the exchange rate movements of the linked currencies prevailing at the relevant fixing times during or in respect of the relevant SID Deposit Period or such other period as stated in the relevant Appendix of SID Deposit. The exchange rates may go up or down during the relevant SID Deposit Period and this will affect the Return or Redemption Amount.

3. Governing law

These Supplemental Terms and Conditions are governed by and will be construed according to Hong Kong laws.

4. Jurisdiction

4.1 You submit to the non-exclusive jurisdiction of the Hong Kong courts.

4.2 These Supplemental Terms and Conditions may be enforced in the courts of any competent jurisdiction.

Definitions

Terms used in these Supplemental Terms and Conditions shall have the meanings set out below. If any term used in these Supplemental Terms and Conditions is not defined below, that term shall have the meaning set out in the SID Terms and Conditions.

SID Terms and Conditions means the "Structured Investment Deposit Terms and Conditions" as may be amended or supplemented from time to time.

Supplemental Terms and Conditions means these "Supplemental Terms and Conditions for Currency-Linked Structured Investment Deposits" as may be amended or supplemented from time to time.